THE SATURDAY EVENING POST

An Illustrated We[illegible]gazine
Founded A° D° 172[illegible]nklin

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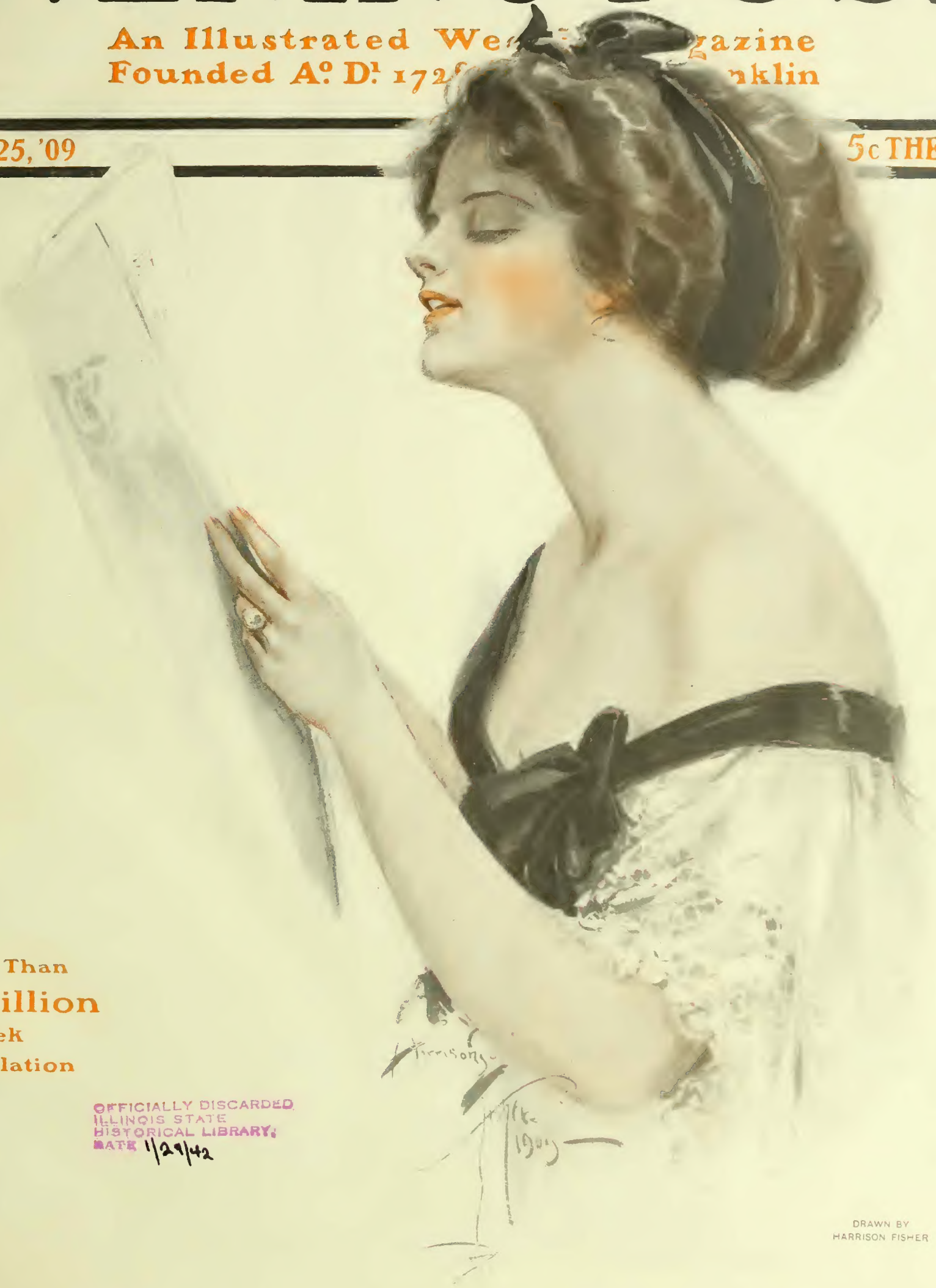

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THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

The South Bend Costs More Than Other Watches of Similar Grade

The grade of a watch is indicated by the number of its jewels. But the grade does not indicate the value of the movement. There are 17 jewel movements that sell for about one-fourth the price of a 17 jewel adjusted **SOUTH BEND** watch. The difference is in the adjustment. This is why a **SOUTH BEND** sells for more than other watches.

"Similar grade" does not indicate anything that is a guide to the buyer. A 17 jewel **SOUTH BEND** adjusted watch is a much better movement than any other watch of any number of jewels that is not adjusted. Yet you can get **SOUTH BEND** movements in from 7 to 21 jewels.

SOUTH BEND watches are adjusted to heat, cold, and five positions. A watch that is adjusted to position is one which will keep accurate time, no matter in which position it is carried. Many watches will keep time when carried with the stem up, but run either fast or slow in any other position.

SOUTH BEND adjusted watches keep time in all positions. This superior quality that you find in a **SOUTH BEND** does not mean that there are more wheels, or that the wheels or springs are any different from those that you find in many other watches selling for less money. It is a matter of adjustment, work and care.

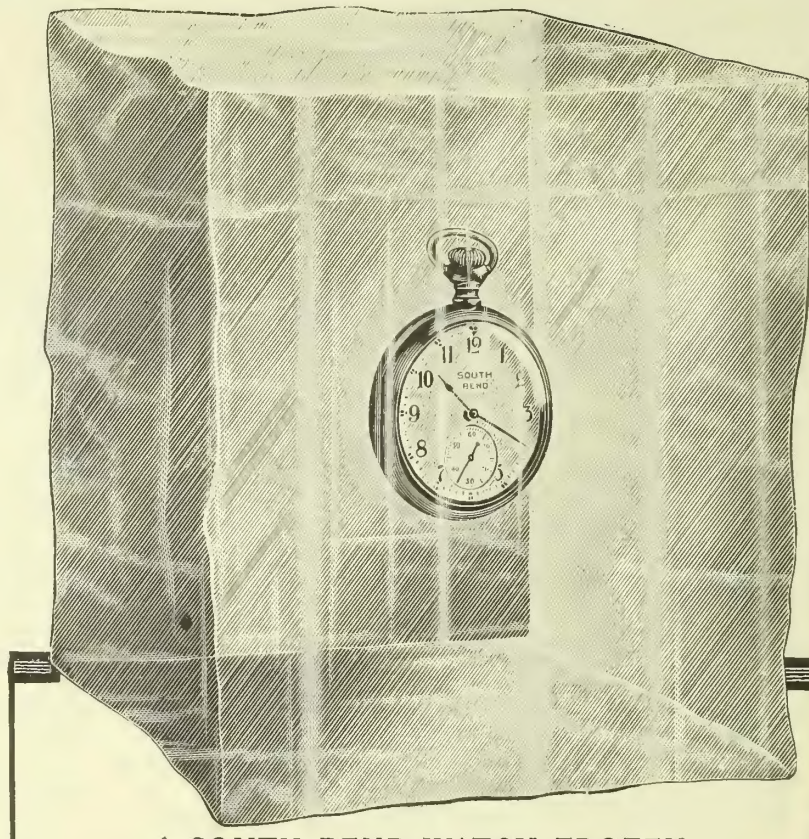
There are certain well known makes of automobiles that are admitted to be standard. This is not because the materials used are different. The same character of steel, the same kind of bearings are to be found in many cars selling at a lower price, but more time and care have been spent in adjustment and putting together—in assembling and polishing. It is in this manner that the **SOUTH BEND** watches differ from other watches.

For this reason **SOUTH BEND** watches cost more. You will usually find them selling at from $2.00 to $5.00 more than for the movements of other makes of similar grade.

No watch, no matter how carefully it is adjusted, can be depended upon to keep accurate time unless it is adjusted to the person carrying it. A watch that keeps time in one man's pocket often is inaccurate in another man's pocket. For that reason we maintain the largest corps of watch inspectors—now exceeding 13,000—located in all parts of America, to look after and care for **SOUTH BEND** watches.

We send expert instructors to all the conventions to explain to the jewelers how to adjust and care for **SOUTH BEND** watches. No other manufacturer ever did this. **SOUTH BEND** watches can only be had of men who have been instructed in the care of these watches. This is the only way in which you can be assured accurate time-keeping service.

Only Watch Factory to run full time all of 1908



A SOUTH BEND WATCH FROZEN IN ICE KEEPS PERFECT TIME

Every adjusted **SOUTH BEND** watch, before it leaves the factory, must undergo tests ten times as severe as will ever be required of it in ordinary service. They are kept in a refrigerator at freezing point and baked in an oven for hours, to prove that they will keep accurate time under every varying degree of heat and cold. They are placed on a vibrator to prove that they will withstand the jolts and jars of railroading, automobiling and horseback riding.

But even with these perfect adjustments we are not willing to have a **SOUTH BEND** go to the consumer until it is adjusted to meet his individual requirements. That is why we maintain this great force of watch inspectors and employ experts to explain to these inspectors how to make these adjustments.

Some time you will probably want a new watch. The price you pay for a **SOUTH BEND** watch in excess of what any other watch of similar grade would cost is money well spent. You can afford to pay extra to obtain a watch that keeps perfect time under all conditions. If you are interested in knowing about the intricacies of a watch and how the **SOUTH BEND,** even though it is so delicately adjusted and carefully made, is so constructed that it withstands more abuse than other movements, send for our book, "How Good Watches Are Made," and a little device that illustrates how the **SOUTH BEND** adjusts itself to heat and cold.

REQUEST FOR THE BOOK S. E. P.—9-25.

SOUTH BEND WATCH CO., South Bend, Indiana

Please send me the book and device you offer.

My Jeweler's name is

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Holeproof Hosiery
FOR MEN, WOMEN AND CHILDREN

The Original Guaranteed Hose

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Medium and Light Weights in ten fashionable colors. 6 pairs, $1.50.

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Lustre-Sox, finished like silk, eleven different colors. 6 pairs, $3.

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Medium Weight, in six colors. 6 pairs, $2.

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Boys' Stockings, specially reinforced knee, heel and toe, two colors. 6 pairs, $3.

Misses' Stockings, same as boys', 6 pairs, $3.

Write for Free Book, "How to Make Your Feet Happy."

If it doesn't bear this mark it isn't Genuine "Holeproof"

Six Pairs of Holeproof Hose —Bought Now—will wear without holes till April, 1910, or you get New Hose FREE

For $1.50, $2.00 or $3.00, as you prefer, you can buy all the hose you will need until the Spring of 1910.

And you get the most attractive hose ever made—soft, stylish hose in every correct color. Light or medium weight as you prefer, but all guaranteed.

We Pay the Highest Prices for Our Yarn

Our yarn is the best we can buy. It costs us an average of 63c per pound, for we pay the top quality price no matter what that price may be.

It is spun from Egyptian and Sea Island cotton.

We could buy yarn for 35c a pound. But the hose would be heavy, coarse and ill-fitting.

The Result of 31 Years' Experience

These hose are not makeshifts, made simply for wear. They are made with all the style that particular people demand. It is not necessary to sacrifice style in order to get a definite period of wear guaranteed. It took us 31 years to make such hose—to perfect the "Holeproof" knitting process. One cannot expect less experienced knitters to do as well as we.

Look for "Holeproof" on the Toe

Don't think that simply guaranteed hose are "Holeproof" or that any guaranteed hose are sufficient. Don't judge "Holeproof" by common makes.

The difference is vast. If you want the best hose—best in appearance and best in wear value—see that the hose are genuine "Holeproof."

The genuine "Holeproof" are sold in your town. We'll tell you the dealers' names on request. Or we'll ship direct where we have no dealer, charges prepaid, on receipt of remittance. We urge you to go to some trouble, if necessary, to secure Holeproof Hose for the entire family. It pays.

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Holeproof Sox—6 pairs, $1.50. Medium and light weight. Black, black with white feet, light and dark tan, navy blue, pearl gray, lavender, light blue, green, gun-metal and mode. Sizes, 9 to 12. Six pairs of a size and weight in a box. All one color or assorted as desired.

Holeproof Sox (extra light weight)—6 pairs, $2. Mercerized. Same colors as above.

Holeproof Lustre-Sox—6 pairs, $3. Finished like silk. Extra light weight. Black, navy blue, light and dark tan, pearl gray, lavender, light blue, green, gun-metal, flesh color and mode. Sizes, 9 to 12.

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Holeproof Lustre-Stockings—6 pairs, $3. Finished like silk. Extra light weight. Tan, black, pearl gray, lavender, light blue and navy blue. Sizes, 8 to 11.

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Misses' Holeproof Stockings 6 pairs, $3. Black and tan. Specially reinforced knee, heel and toe. Sizes, 5 to 9½. These are the best children's hose made today.

Reg. U.S. Pat. Office, 1906

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Holeproof Hosiery Co., 350 Fourth St., Milwaukee, Wis.

Are Your Hose Insured?

THE SATURDAY EVENING POST

Founded A°D° 1728 *by* Benj. Franklin

Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

Entered as Second-Class Matter at the Post-Office Department, Ottawa, Canada

Volume 182 — PHILADELPHIA, SEPTEMBER 25, 1909 — Number 13

Copyright, 1909, by THE CURTIS PUBLISHING COMPANY, in the United States and Great Britain.

Entered at the Philadelphia Post-Office as Second-Class Matter.

AN OLD-WORLD EPISODE

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And Kissed the Skirts of Her Gown

By William J. Locke

Author of The Beloved Vagabond, The Morals of Marcus Ordeyne and Septimus

ILLUSTRATED BY FRED C. YOHN

I

I HAVE often thought of editing the diary (which is in my possession) of one Jeremy Wendover, of Bullingford, in the county of Berkshire, England, Gent., who departed this life in the year of grace 1758, and giving to the world a document as human as the record of Pepys and as deeply imbued with the piety of a devout Christian as the Confessions of Saint Augustine. A little emendation of an occasional ungrammatical and disjoined text—though in the main the diary is written in the scholarly, florid style of the eighteenth century; a little intelligent conjecture as to certain dates; a footnote now and then elucidating an obscure reference—and the thing would be done. It has been a great temptation, but I have resisted it. The truth is that to the casual reader the human side would seem to be so meager, the pietistic so full. One has to seek so carefully for a few flowers of fact among a wilderness of religious and philosophical fancy—nay, more: to be so much in sympathy with the diarist as to translate the pious rhetoric into terms of mundane incident, that only to the curious student can the real life history of the man be revealed. And who in these hurrying days would give weeks of patient toil to a task so barren of immediate profit? I myself certainly would not do it; and it is a good working philosophy of life (though it has its drawbacks) not to expect others to do what you would not do yourself. It is only because the study of these yellow pages, covered with the brown, almost microscopic, pointed handwriting, has amused the odd moments of years that I have arrived at something like a comprehension of the things that mattered so much to Jeremy Wendover, and so pathetically little to any other of the sons and daughters of Adam.

How did the diary, you ask, come into my possession? I picked it up, years ago, for a franc, at a second-hand bookseller's in Geneva. It has the bookplate of a long-forgotten Bishop of Sodor and Man, and an inscription on the flyleaf: "John Henderson, Calcutta, 1835." How it came into the hands of the Bishop, into those of John Henderson, how it passed thence and eventually found its way to Geneva, Heaven alone knows.

I have said that Jeremy Wendover departed this life in 1758. My authority for the statement is a lichen-covered gravestone in the churchyard of Bullingford, whither I have made many pious pilgrimages in the hope of finding more records of my obscure hero. But I have been unsuccessful. The house, however, in which he lived, described at some length in his diary, is still standing—an Early Tudor building, the residence of the maltster who owned the adjoining long, gabled malthouse, and from whom he rented it for a considerable term of years. It is situated on the river fringe of the little town, at the end of a lane running at right angles to the main street just before this loses itself in the market square.

I have stood at the front gate of the house and watched the Thames, some thirty yards away, flow between its alder-grown banks; the wide, lush meadows and cornfields beyond dotted here and there with the red roofs of farms and spreading amid the quiet greenery of oaks and chestnuts to the low-lying Oxfordshire hills; I have breathed in the peace of the evening air and I have found myself very near in spirit to Jeremy Wendover, who stood, as he notes, many and many a summer afternoon at that selfsame gate, watching the selfsame scene, far away from the fever and the fret of life.

I have thought, therefore, that instead of publishing his diary I might with some degree of sympathy set forth in brief the one dramatic episode in his inglorious career.

II

THE overwhelming factor in Jeremy Wendover's life was the appalling, inconceivable hideousness of his face. The refined, cultivated, pious gentleman was cursed with a visage which it would have pleased Dante to ascribe to a White Guelph whom he particularly disliked, and would have made Orcagna shudder in the midst of his dreams of shapes of hell. As a child of six, in a successful effort to rescue a baby sister, he had fallen head foremost into a great wood fire, and when they picked him up his face "was like unto a charred log that had long smouldered." Almost the semblance of humanity had been wiped from him, and to all beholders he became a thing of horror. Men turned their heads away, women shivered and children screamed at his approach. He was a pariah, condemned from early boyhood to an awful loneliness. His parents, a certain Sir Julius Wendover, Baronet, and his wife, his elder brother and his sisters—they must have been a compassionless family—turned from him as from an evil and pestilential thing. Love never touched him with its consoling feather, and for love the poor wretch pined his whole youth long. Human companionship, even, was denied him. He seems to have lived alone in a wing of the great house, seldom straying beyond the bounds of the park, under the tutorship of a reverend but scholarly sot who was too drunken and obese and unbuttoned to be admitted into the family circle. This fellow, one Doctor Tubbs, of St. Catherine's College, Cambridge, seems to have shown Jeremy some semblance of affection, but chiefly while in his cups, "when," as Jeremy puts it bitterly, "he was too much like unto the beasts that perish to distinguish between me and a human being." When sober he railed at the boy for a monster, and frequently chastised him for his lack of beauty. But, in some strange way, in alternate fits of slobbering and castigating, he managed to lay the groundwork of a fine education, teaching Jeremy the classics, Italian and French, some mathematics and the elements of philosophy and theology; he also discoursed much to him on the great world, of which, till his misfortunes came upon him, he boasted of having been a distinguished ornament; and when he had three bottles of wine inside him he told his charge very curious and instructive things indeed.

So Jeremy grew to man's estate, sensitive, shy, living in the world of books and knowing little, save at second hand, of the ways of men and women. But with all the secrets of the birds and beasts in the far-stretching Warwickshire park he was intimately acquainted. He became part of the woodland life. Squirrels would come to him and munch their acorns on his shoulder.

"So intimate was I in this innocent community," says he, not without quiet humor, "that I have been a wet-nurse to weasels and called in as physician to a family of moles."

When Sir Julius died, Jeremy received his younger son's portion (fortunately, it was a goodly one) and was turned neck and crop out of the house by his ill-conditioned brother. Tubbs, having also suffered ignominious expulsion, persuaded him to go on the grand tour. They started. But they only got as far as Abbeville on the road to Paris, where Tubbs was struck down by an apoplexy of which he died. Up to that point the sot's company had enabled Jeremy to endure the insult, ribaldry and terror that attended his unspeakable deformity; but, left alone, he lost heart; mankind rejected him as a pack of wolves reject a maimed cub. Stricken with shame and humiliation he crept back to England and established himself in the maltster's house at Bullingford, guided thither by no other consideration than that it had been the birthplace of the dissolute Tubbs. He took up his lonely abode

there as a boy of three-and-twenty, and there he spent the long remainder of his life.

III

THE great event happened in his thirty-fourth year. You may picture him as a solitary, scholarly figure living in the little Tudor house, with its mullioned windows, set in the midst of an Old-World garden bright with stocks and phlox and hollyhocks and great pink roses, its southern wall generously glowing with purple plums. Indoors, the house was somewhat dark. The casement window of the main living-room was small and overshadowed by the heavy ivy outside. The furniture, of plain, dark oak, mainly consisted of bookcases, in which were ranged the solemn, leather-covered volumes that were Jeremy's world. A great table in front of the window contained the books of the moment, the latest news-sheets from London, and the great brass-clasped volume in which he wrote his diary. In front of it stood a great straight-backed chair.

"Just One Little Peep Into the Heaven of His Face was All I Wanted"

You may picture him on a late August afternoon, sitting in this chair, writing his diary by the fading light. His wig lay on the table, for the weather was close. He paused, pen in hand, and looked wistfully at the mellow eastern sky, lost in thought. Then he wrote these words:

O Lord Jesus, fill me plentifully with Thy love, which passeth the love of woman; for love of woman never will be mine, and therefore, O Lord, I require Thy love bountifully: I yearn for love even as a weaned child. Even as a weaned child yearns for the breast of its mother, so yearn I for love.

He closed and clasped the book with a sigh, put on his wig, rose and, going into the tiny hall, opened the kitchen door and announced to his household, one ancient and incompetent crone, his intention of taking the air. Then he clapped on his old three-cornered hat and, stick in hand, went out of the front gate into the light of the sunset. He stood for a while watching the deep reflections of the alders and willows in the river and the golden peace of the meadows beyond, and his heart was uplifted in thankfulness for the beauty of the earth. He was a tall, thin man, with the stoop of the scholar and, despite his rough country-made clothes, the unmistakable air of the eighteenth-century gentleman. The setting sun shone full on the piteous medley of marred features that served him for a face.

A woman, sickle on arm, leading a toddling child, passed by with averted head. But she curtsied and said respectfully: "Good-evening, your honor." The child looked at him and with a cry of fear shrank into the mother's skirts. Jeremy touched his hat.

"Good-evening, Mistress Blackacre. I trust your husband is recovered of his fever."

"Thanks to your honor's kindness," said the woman, her eyes always turned from him, "he is well-nigh recovered. For shame of yourself!" she added, shaking the child.

"Nay, nay," said Jeremy kindly. "'Tis not the urchin's fault that he met a bogy in broad daylight."

He strolled along the river bank, pleased at his encounter. In that little backwater of the world where he had lived secluded for ten years folks had learned to suffer him—nay, more, to respect him; and though they seldom looked him in the face their words were gentle and friendly. He could even jest at his own misfortune.

"God is good," he murmured as he walked with head bent down and hands behind his back, "and the earth is full of His goodness. Yet if He in His mercy could only give me a companion in my loneliness, as He gives to every peasant, bird and beast ——"

A sigh ended the sentence. He was young and not always able to control the squabble between sex and piety. The words had scarcely passed his lips, however, when he discerned a female figure seated on the bank, some fifty yards away. His first impulse—an impulse which the habit of years would, on ordinary occasions, have rendered imperative—was to make a wide détour round the meadows; but this evening the spirit of mild revolt took possession of him and guided his steps in the direction of the lady—for lady he perceived her to be when he drew a little nearer.

She wore a flowered muslin dress cut open at the neck, and her arms, bare to the elbows, were white and shapely. A peach-blossom of a face appeared below the mob-cap bound by a cherry-colored ribbon, and as Jeremy came within speaking distance her dark-blue eyes were fixed on him fearlessly. Jeremy halted and looked at her, while she looked at Jeremy. His heart beat wildly. The miracle of miracles had happened—the hopeless, impossible thing that he had prayed for in rebellious hours for so many years, ever since he had realized that the world held such a thing as the joy and the blessing of woman's love. A girl looked at him smilingly, frankly in the face, without a quiver of repulsion—and a girl more dainty and beautiful than any he had seen before. Then, as he stared, transfixed like a person in a beatitude, into her eyes, something magical occurred to Jeremy. The air was filled with the sound of fairy harps of which his own tingling nerves from head to foot were the vibrating strings. Jeremy fell instantaneously in love.

"Will you tell me, sir," she said in a musical voice—the music of the spheres to Jeremy—"Will you tell me how I can reach the house of Mistress Wotherspoon?"

Jeremy took off his three-cornered hat and made a sweeping bow.

"Why, surely, madam," said he, pointing with his stick; "'tis yonder red roof peeping through the trees only three hundred yards distant."

"You are a gentleman," said the girl quickly.

"My name is Jeremy Wendover, younger son of the late Sir Julius Wendover, Baronet, and now and always, madam, your very humble servant."

She smiled. Her rosy lips and pearly teeth (Jeremy's own description) filled Jeremy's head with lunatic imaginings.

"And I, sir," said she, "am Mistress Barbara Seaforth, and I came but yesterday to stay with my aunt, Mistress Wotherspoon. If I could trespass so far on your courtesy as to pray you to conduct me thither I should be vastly beholden to you."

His sudden delight at the proposition was mingled with some astonishment. She only had to walk across the open meadow to the clump of trees. He assisted her to rise and with elaborate politeness offered his arm. She made no motion, however, to take it.

"I thought I was walking in my aunt's little railed inclosure," she remarked; "but I must have passed through the gate into the open fields, and when I came to the river I was frightened and sat down and waited for some one to pass."

"Pray pardon me, madam," said Jeremy, "but I don't quite understand ——"

"La, sir! how very thoughtless of me," she laughed. "I never told you. I am blind."

"Blind!" he echoed. The leaden weight of a piteous dismay fell upon him. That was why she had gazed at him so fearlessly. She had not seen him. The miracle had not happened. For a moment he lost count of the girl's sad affliction in the stress of his own bitterness. But the lifelong habit of resignation prevailed.

"Madam, I crave your pardon for not having noticed it," he said in an unsteady voice. "And I admire the fortitude wherewith you bear so grievous a burden."

"Just because I can't see is no reason for my drowning the world in my tears. We must make the best of things. And there are compensations, too," she added lightly, allowing her hand to be placed on his arm and led away. "I refer to an adventure with a young gentleman which, were I not blind, my Aunt Wotherspoon would esteem mightily unbecoming."

"Alas, madam," said he with a sigh, "there you are wrong. I am not young. I am thirty-three."

He thought it was a great age. Mistress Barbara turned up her face saucily and laughed. Evidently, she did not share his opinion. Jeremy bent a wistful gaze into the beautiful, sightless eyes, and then saw what had hitherto escaped his notice: a thin, gray film over the pupils.

"How did you know," he asked, "that I was a man, when I came up to you?"

"First by your aged, tottering footsteps, sir," she said with a pretty air of mockery, "which were not those of a young girl. And then you were standing 'twixt me and the sun, and one of my poor eyes can still distinguish light from shadow."

"How long have you suffered from this great affliction?" he asked.

"I have been going blind for two years. It is now two months since I have lost sight altogether. But please don't talk of it," she added hastily. "If you pity me I shall cry, which I hate, for I want to laugh as much as I can. I can also walk faster, sir, if it would not tire your aged limbs."

Jeremy started guiltily. She had divined his evil purpose. But who will blame him for not wishing to relinquish oversoon the delicious pressure of her little hand on his arm and to give over this blind flower of womanhood into another's charge? He replied disingenuously, without quickening his pace:

"'Tis for your sake, madam, I am walking slowly. The afternoon is warm."

"I am vastly sensible of your gallantry, sir," she retorted. "But I fear you must have practiced it much on others to have arrived at this perfection."

"By Heavens, madam," he cried, cut to the heart by her innocent raillery, "'tis not so. Could you but see me you would know it was not. I am a recluse, a student, a poor creature set apart from the ways of men. You are the first woman that has walked arm-in-arm with me in all my life—except in dreams. And now my dream has come true."

His voice vibrated, and when she answered hers was responsive.

"You, too, have your burden?"

"Could you but know how your touch lightens it!" said he.

She blushed to the brown hair that was visible beneath the mob-cap.

"Are we very far now from my Aunt Wotherspoon's?" she asked. Whereupon Jeremy, abashed, took refuge in the commonplace.

The open gate through which she had strayed was reached all too quickly. When she had passed through she

"Do You Think Anything Could Change My Love for You?"

made him a curtsey and held out her hand. He touched it with his lips as if it were sacramental bread. She avowed herself much beholden to his kindness.

"Shall I ever see you again, Mistress Barbara?" he asked in a low voice, for an old servant was hobbling down from the house to meet her.

"My Aunt Wotherspoon is bedridden and receives no visitors."

"But could I be of no further service to you?" pleaded Jeremy.

She hesitated and then she said demurely:

"It would be a humane action, sir, to see sometimes that this gate is shut, lest I stray through it again and drown myself in the river."

Jeremy could scarce believe his ears.

IV

THIS was the beginning of Jeremy's love-story. He guarded the gate like Cerberus or Saint Peter. Sometimes at dawn he would creep out of his house and tramp through the dew-filled meadows to see that it was safely shut. During the day he would do sentry-go within sight of the sacred portal, and when the flutter of a mob-cap and a flowered muslin met his eye he would advance merely to report that the owner ran no danger. And then, one day, she bade him open it, and she came forth and they walked arm-in-arm in the meadows; and this grew to be a daily custom, to the no small scandal of the neighborhood. Very soon, Jeremy learned her simple history. She was an orphan, with a small competence of her own. Till recently she had lived in Somersetshire with her guardian; but now he was dead, and the only home she could turn to was that of her bedridden Aunt Wotherspoon, her sole surviving relative.

Jeremy, with a lamentable lack of universality, thanked God on his knees for His great mercy. If Mistress Wotherspoon had not been confined to her bed she would not have allowed her niece to wander at will with a notorious scarecrow over the Bullingford meadows, and if Barbara had not been blind she could not have walked happily in his company and hung trustfully on his arm. For days she was but a wonder and a wild desire. Her beauty, her laughter, her wit, her simplicity, her bravery, bewildered him. It was enough to hear the music of her voice, to feel the fragrance of her presence, to thrill at her light touch. He, Jeremy Wendover, from whose distortion all human beings, his life long, had turned shuddering away, to have this ineffable companionship! It transcended thought. At last—it was one night, as he lay awake, remembering how they had walked that afternoon, not arm-in-arm, but hand-in-hand—the amazing, dazzling glory of a possibility enveloped him. She was blind. She could never see his deformity. Had God listened to his prayer and delivered this fair and beloved woman into his keeping? He shivered all night long in an ecstasy of happiness, rose at dawn and mounted guard at Barbara's gate. But as he waited, foodless, for the thrilling sight of her, depression came and sat heavy on his shoulders until he felt that in daring to think of her in the way of marriage he was committing an abominable crime.

When she came, fresh as the morning, bareheaded, her beautiful hair done up in a club behind, into the little field, and he tried to call to her, his tongue was dry and he could utter no sound. Accidentally he dropped his stick, which clattered down the bars of the gate. She laughed. He entered the inclosure.

"I knew I should find you there," she cried, and sped toward him.

"How did you know?" he asked.

"'By the pricking of my thumbs,'" she quoted gayly; and then, as he took both her outstretched hands she drew near him and whispered: "and by the beating of my heart."

His arms folded around her and he held her tight against him, stupefied, dazed, throbbing, vainly trying to find words. At last he said huskily:

"God has sent you to be the joy and comfort of a sorely-stricken man. I accept it because it is His will. I will cherish you as no man has ever cherished woman before. My love for you, my dear, is as infinite—as infinite—oh, God!"

Speech failed him. He tore his arms away from her and fell sobbing at her feet and kissed the skirts of her gown.

V

THE Divine Mercy, as Jeremy puts it, thought fit to remove Aunt Wotherspoon to a happier world before the week was out; and so, within a month, Jeremy led his blind bride into the little Tudor house. And then began for him a happiness so exquisite that sometimes he was afraid to breathe lest he should disturb the enchanted air. Every germ of love and tenderness that had lain undeveloped in his nature sprang into flower. Sometimes he grew afraid lest, in loving her, he was forgetting God. But he reassured himself by a pretty sophistry. "Oh, Lord," says he, "it is Thou only that I worship—through Thine own great gift." And indeed what more could be desired by a reasonable Deity?

Barbara, responsive, gave him her love in full. From the first she would hear nothing of his maimed visage.

"My dear," she said as they wandered one golden autumn day by the riverside, "I have made a picture of you out of your voice, the plash of water, the sunset and the summer air. 'Twas thus that my heart saw you the first evening we met. And that is more than sufficing for a poor, blind creature whom a gallant gentleman married out of charity."

"Charity!" His voice rose in indignant repudiation.

She laughed and laid her head on his shoulder.

Nerving Himself for the Sharp, Instinctive Gasp That He Knew Would be the Death Sentence of Their Love

"Ah, dear, I did but jest. I know you fell in love with my pretty doll's face. And also with a little mocking spirit of my own."

"But what made you fall in love with me?"

"Faith, Mr. Wendover," she replied, "a woman with eyes in her head has but to go whither she is driven. And so much the more a blind female like me. You led me plump into the middle of the morass; and when you came and rescued me I was silly enough to be grateful."

Under Jeremy's great love her rich nature expanded day by day. She set her joyous courage and her wit to work to laugh at blindness, and to make her the practical, serviceable housewife as well as the gay companion. The ancient crone was replaced by a brisk servant and a gardener, and Jeremy enjoyed creature comforts undreamed of. And the months sped happily by. Autumn darkened into winter and winter cleared into spring, and daffodils and crocuses and primroses began to show themselves in corners of the Old-World garden, and tiny gossamer garments in corners of the dark old house. Then a newer, deeper happiness enfolded them.

But there came a twilight hour when, whispering of the wonder that was to come, she suddenly began to cry softly.

"But why, why, dear?" he asked in tender astonishment.

"Only—only to think, Jeremy, that I shall never see it."

VI

ONE evening in April, while Jeremy was reading and Barbara sewing in the little candle-lit parlor, almost simultaneously with a sudden downpour of rain came a knock at the front door. Jeremy, startled by this unwonted occurrence, went himself to answer the summons, and, opening the door, was confronted by a stout, youngish man dressed in black with elegant ruffles and a gold-headed cane.

"Your pardon, sir," said the newcomer, "but may I crave a moment's shelter during this shower? I am scarce equipped for the elements."

"Pray enter," said Jeremy hospitably.

"I am from London, and lodging at the White Hart at Bullingford for the night," the stranger explained, shaking the raindrops from his hat. "During a stroll before supper I lost my way, and this storm has surprised me at your gate. I make a thousand apologies for deranging you."

"If you are wet the parlor fire will dry you. I beg you, sir, to follow me," said Jeremy. He led the way through the dark passage and, pausing with his hand on the door-knob, turned to the stranger and said with his grave courtesy:

"I think it right to warn you, sir, that I am afflicted with a certain personal disfigurement which not all persons can look upon with equanimity."

"Sir," replied the other, "my name is John Hattaway, surgeon at St. Thomas' Hospital in London, and I am used to regard with equanimity all forms of human affliction."

Mr. Hattaway was shown into the parlor and introduced in due form to Barbara. A chair was set for him near the fire. In the talk that followed he showed himself to be a man of parts and education. He was on his way, he said, to Oxford to perform an operation on the Warden of Merton College.

"What kind of operation?" asked Barbara.

His quick, keen eyes swept her like a searchlight.

"Madam," said he, not committing himself, "'tis but a slight one."

But when Barbara had left the room to mull some claret for her guest Mr. Hattaway turned to Jeremy.

"'Tis a cataract," said he, "I am about to remove from the eye of the Warden of Merton by the new operation invented by my revered master, Mr. William Cheselden, my immediate predecessor at St. Thomas'. I did not tell your wife, for certain reasons; but I noticed that she is blinded by the same disease."

Jeremy rose from his chair.

"Do you mean that you will restore the Warden's sight?"

"I have every hope of doing so."

"But if his sight can be restored—then my wife's ——"

"Can be restored also," said the surgeon complacently.

Jeremy sat down feeling faint and dizzy.

"Did you not know that cataract was curable?"

"I am scholar enough," answered Jeremy, "to have read that King John of Aragon was so cured by the Jew, Abiathar of Lerida, by means of a needle thrust through the eyeball ——"

"Barbarous, my dear sir, barbarous!" cried the surgeon, raising a white, protesting hand. "One in a million may be so cured. There is even now a pestilential fellow of a quack, calling himself the Chevalier Taylor, who is prodding folks' eyes with a six-inch skewer. Have you never heard of him?"

"Alas, sir," said Jeremy, "I live so out of the world, and my daily converse is limited to my dear wife and the parson hard by, who is as recluse a scholar as I am myself."

"If you wish your wife to regain her sight," said Mr. Hattaway, "avoid this Chevalier Taylor like the very devil. But if you will intrust her to my care, Mr. Hattaway, surgeon of St. Thomas' Hospital, London, pupil of the great Cheselden ——"

He waved his hand by way of completing the unfinished sentence.

"When?" asked Jeremy, greatly agitated.

"After her child is born."

"Shall I tell her?" Jeremy trembled.

"As you will. No—perhaps you had better wait a while."

Then Barbara entered, bearing a silver tray, with the mulled claret and glasses, proud of her blind surety of movement. Mr. Hattaway sprang to assist her and,

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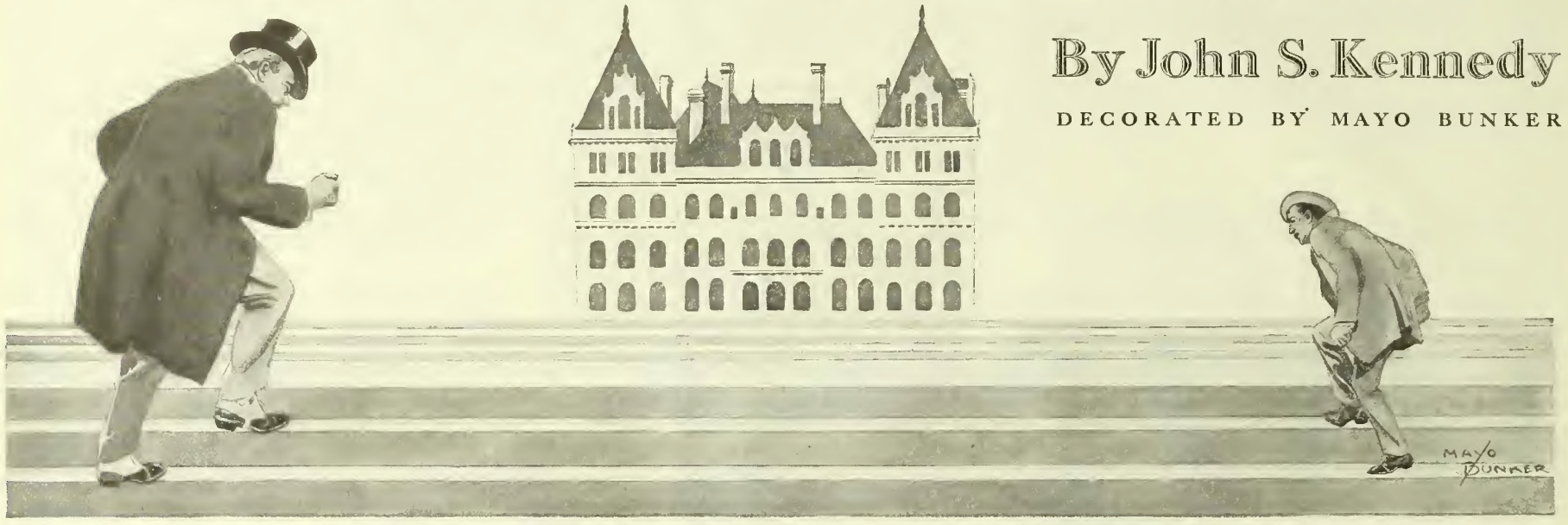
Safeguarding the Public Services

How the New York Commission is Working Out its Task



By John S. Kennedy

DECORATED BY MAYO BUNKER

BY REASON of the existence of the Public Service Commissions Law in New York State, "a private individual can now have the privilege of meeting a corporation on something like fair ground," was the declaration of a Rochester citizen after having made a warranted complaint to the officers of a railroad company and been insultingly turned down, and finally receiving prompt recognition on appeal to one of the commissions. This estimate of the value of the regulation of public utilities by commissions fairly expresses the feeling of the public throughout the state, and now, after two years' fair trial and daily proof of the great success and favorable results of such control as this law guarantees, any attempt to eliminate the Public Service Commissions or lessen their powers would meet with almost universal disapproval.

It is well known that the present New York law was enacted in deference to the overwhelming demand of the public that corporate abuses must be halted, and that a tribunal should be established where just grievances against corporations would be heard and adjusted. The "public be damned" policy of many corporations, and the utter impossibility of getting redress where abuses and injustice existed, were presented from every side to Governor Hughes in his first campaign, and he announced that if elected he would use his best efforts to secure the passage of an adequate regulatory law.

That the law has worked admirably is the accepted verdict of the people, and today corporation officials generally admit that they, too, in many particulars, are sharers in its beneficent workings. Railroad, gas and electrical corporations find that the commissions will not permit opposition companies to enter their fields to menace earnings, where adequate service at fair rates is being given. It is no longer necessary for them to have legislative agents at the Capitol to combat strike legislation, knowing that such measures will not become laws because of the broad powers given to the commission.

Getting Closer to the People

A STRIKING example of the value of the commission to an existing lighting company and to the city it is serving was given in July, when the commission refused consent to a new company to enter the field of an existing company in the city of Niagara Falls, but required the existing company to reduce its street lights from sixty-five dollars to fifty-two dollars a lamp, thus effecting a saving to the city of forty thousand dollars. Both the city government and the existing company are delighted at the outcome.

President Frank A. Vanderlip of the National City Bank, New York, said at the National Electric Light Association Convention held at Atlantic City on June 2d, in discussing the regulation of public-service corporations by commission: "The commission that demands only fair and reasonable treatment of the consumer and in return secures the corporation from piratical attack of competitors organized only to be bought out will, in the end, prove a bulwark to the security-holders."

In the matter of adjusting complaints the corporations find that they as well as the public receive benefits. Many uncalled-for and unwarranted complaints are made in which corporations are absolutely unable to convince complainants of the injustice of their demands; but a plain statement of facts impressed on them by an impartial state body sends them away satisfied. A prominent corporation lawyer whose experience has shown him that his clients always get a square deal, said of the commissions that they "were indeed boards of arbitration, where the question involved is as to what is fair to all concerned and not necessarily what is law."

In these days, when you hear condemnation of the Public Service Commissions Law, it can be put down that it is not from the traveling public, the shipper, the gas consumer, the electric-current user or prospective public-utility security purchaser, but that it is the wail of some one who, by his utter disregard of the public interests, has been one of those most responsible for what he terms damaging and drastic anti-corporation legislation.

From a legal standpoint the law has stood against the many attacks of some of the best legal talent in the land, and its constitutionality has been steadfastly upheld.

It is not the purpose of this article to treat of anything but the work of the Second District or Up-State Commission. The Commission of the First District, because of its jurisdiction in New York City alone, is concerned almost exclusively with municipal questions, though exercising state functions, while conditions up the state are those more generally found in other states.

When the high-finance manipulations of the traction properties and the consequent failure of the corporations to give adequate service in the city of New York furnished the argument for regulation, in the balance of the state the grievances were not so much against financial management as against the wanton disregard of the duty of many corporations to the people, and the ignoring of protests and complaints which, after being intrusted often to minor officials, were never heard of again. These matters oftentimes did not reach the heads of the corporations, and many an unjust criticism was brought on a corporation by pompous and stupid subordinate officers who thought it their duty to squelch rather than conciliate a complaining patron. By a succession of little annoyances which corporations should have remedied or at least justified, by failures to recognize the importance of coöperating with the public in furthering as far as possible all its just and reasonable demands and removing just complaints, many corporations had exasperated the public beyond measure, and a demand for relief was made.

It has been well said that the people generally do not concern themselves with the big things in corporate management, but the little things with which they personally come in contact, like sand in the shoe or the cinder in the eye, irritate and annoy beyond their real importance.

The new president of the New York Central Lines, W. C. Brown, a 1909 type of railroad head, at the outset of his administration recognized the necessity of getting close to and dealing fairly with the public. In a circular to his army of employees he most emphatically impresses this as the policy of the great system he heads:

> The public judge the railroad very largely by the attitude of the representatives with whom they come in immediate contact. Kindly courtesy upon the part of subordinate officials and employees costs nothing to the employees, but to the railroad it is an asset of very great value. For this reason the employees of the New York Central Lines are very earnestly urged to extend to patrons of the road every possible courtesy, and to bear in mind the fact that the whole purpose of the railroad is to furnish to the public the highest class of service possible, and that the character of the service, its acceptability to the public, depends in great measure upon the spirit in which it is rendered.

The Commission of the Second District, having jurisdiction of all the state outside of Greater New York, with a population of nearly five millions, has almost nine hundred corporations under its jurisdiction: there being two hundred steam railroads and one hundred and forty street railroads, seven express companies, three hundred and twenty electrical, and two hundred gas corporations. The railroads have a capitalization of two billions, and the electrical and gas corporations a capitalization of five hundred million dollars. In the New York City district the railroads have a capitalization of five hundred and thirty-three millions, the gas and electrical corporations three hundred and eighty-six million dollars.

The Powers of the Commission

THAT the commission has been granted great power to regulate public service is evidenced by the fact that it may examine into the general condition, capitalization, franchises and management of all these corporations; it may examine all books, contracts, records, documents and papers, and compel their production; it may establish a uniform system of accounts and prescribe the manner in which they shall be kept; it may prescribe the form of annual reports; it may require reports as to accidents and investigate the causes of accidents; it may order repairs, improvements and changes in tracks, switches, terminals, motive power, or changes in the time of starting trains or cars; it may investigate into any act done or omitted to be done in violation of law or of any order of the commission; it may fix maximum rates that may be charged; it may entertain complaints of aggrieved persons, and after hearings on these complaints may order the carriers to make such changes as in the opinion of the commission will remove the cause of complaints. Powers similar to these are given to the commission with respect to gas and electrical corporations, with the right to test gas and electric meters.

Without the approval of the commission no railroad or gas or electrical corporation may begin new construction; no franchise may be transferred or assigned; no stocks, bonds, notes or other evidences of indebtedness may be issued for a longer period than twelve months; no railroad may acquire any of the stock of a similar corporation, nor hold more than ten per cent of the stock of any public-service corporation; and, without the consent of the commission, no merger or consolidation may be made, and when made there must be no capitalization of the merger itself.

The law provides that common carriers must furnish such service as shall be safe, adequate and reasonable; that all charges shall be reasonable; that schedules showing the rates and fares and charges for transportation must be kept open for public inspection; that they must provide switch and sidetrack connections; that there must be no special rate or rebate; that there must be no free ticket or pass; that there must be sufficient and suitable cars, and that the motive power must meet all requirements.

With these great powers, the question arises at this time: Has the public availed itself of this tribunal?

And when this is answered affirmatively by the record that in two years over three thousand matters of sufficient importance to warrant a separate filing have been received in addition to the numberless foolish and inconsequential communications, and eight hundred and fifty-nine hearings were given at which applications and complaints were heard, the question follows: Does the record show that the commission has made good?

Could the reader of this article spend a day in the bustling office of the commission at Albany and inspect the files of this well-organized state body, there is no doubt, if he be fairly inclined, that he would be convinced in the affirmative.

Only recently a reader of a leading Utica daily wrote the editor asking if it were true that the commission cost the state one thousand dollars a day. The editor, who has been a close and critical student of the commission's work, replied that he presumed it did, and that it was worth five thousand dollars a day to the citizens of the state.

The minister in a northern New York hamlet who saw thousands of cars of coal being hauled through to Canada, and his people unable to get a single car until an appeal to the commission was made, saw one dropped off the next day, and wrote that such results showed "a radical improvement in administration in the State of New York; it looks as if the people were still the source of government in this country."

A resident of one of the Hudson River towns who had been rebuffed in a just request by an express company and secured satisfaction through the commission, confessed "to being dazed by the prompt way the matter was handled and the readiness with which the company yielded when brought to book; the disposition of this matter is distinctly a new condition and a pleasant one."

A Mechanicsville lumberman had his rates adjusted and reparation made for overcharge, and his thanks were for "receiving justice without having to resort to the courts, which would mean long and expensive action."

Quick Action for Complainants

A ROCHESTER shipper, speaking of the commission's work, said: "Before we had the Public Service Commissions there was no way we could reach the officials who have authority to give us the changes we find necessary; we must talk with some subordinate, and our complaints reached the man with authority second or third hand. Now we don't bother with such underlings: we can go directly to the commission with our complaints, and almost invariably get action."

These few "testimonials from pleased patients" are illustrative of the many received by the commission, and the space allotted for this article could easily be filled with others equally commendatory.

In dealing with complaints the commission endeavors first of all to adjust the difficulty in an informal way, and this policy has worked wonders. Over two thousand matters, an average of five each day, have been amicably arranged without the necessity of formal orders. These relate to a variety of matters, the following briefly indicating the scope: Passenger service, 385; overcharge claims, 191; freight rates, 173; passenger fares, 129; conditions at passenger stations, 59; express rates, 84; express service, 44; car service and demurrage, 58; elimination of grade crossings, 53; freight service, 49; protection of grade crossings, 45; condition of passenger cars, 51. Cases are made formal only when it is impossible for the contesting parties to arrange an amicable settlement.

An example of prompt action by the commission happened in the early part of last winter, when the following telegram was received from a shipper in Batavia:

Want fruit growers' refrigerator at Wheatville, ordered Monday; apples in barn; weather cold; can't you get one there tomorrow morning? Answer.

The commission called up the proper traffic official of the railroad on the telephone, and at two o'clock the company advised that the car would be placed that afternoon. This information was transmitted to the complainant, and the case was closed within five hours.

Quite recently attention was called to the fact that through a portion of Schuyler County way-freight facilities were only provided each way every other day. Within three days after calling the attention of the corporation to this insufficient service, daily service was installed without the necessity of any formal action by the commission. The records show numbers of just such quick results.

The large number of public hearings held indicate how busy the commission has been on complaints treated formally and on applications for consents as provided in the statute. About one thousand of these matters have been disposed of.

When the commission took office the complaints over delays of freight were general throughout the state. Buffalo yards in particular were known as freight graveyards; loaded cars were detained there for days and sometimes for weeks. Soon after the machinery of the commission was put in motion the Buffalo graveyard gave up its dead, and since that time such an appellation has not been warranted.

Late Trains Brought to Time

THE commission has established a system of reparation for excessive charges of railroads whereby injury to a shipper may be repaired in cases where it is conceded by the road that a rate is unjust, and after-shipment charges can be reduced. Rate reductions on complaint have been numerous, and these have been handled without any considerable expense to the complainants.

Shippers of northern New York had been for years paying tribute in excessive freight rates to a single non-competitive railroad. Eight months after the commission came into existence they were given new freight rates, which a heavy shipper estimates would result in a saving of two hundred thousand dollars yearly to shippers in that local territory.

Rebating in any form and discriminatory practices have been put in their graves without chance of resurrection. The commission, through its wonderfully-efficient tariff bureau, keeps in weekly communication with all the chambers of commerce and business men's associations, as well as with hundreds of shippers, furnishing to them and to the press a bulletin of every rate change occurring during the week. These have proved of great value to shippers, and the information given has been the means of readjustment, equalization, and lowering of many long-existing rates.

The printed opinions of the commission, laying down its settled policy when new questions arise, have attracted universal attention, and together with the statistical and other published reports have been widely distributed through constant and daily applications from people interested, both at home and abroad.

The irregular and unreliable running of passenger trains was one of the matters that caused volleys of complaints to pour into the commission. On many of the steam railroads timetables were of no value because the advertised schedule was so rarely observed. After an exhaustive investigation a system of train-delay reports was evolved which has been in successful operation more than a year. Every train arriving at a division terminal five minutes or more late must be reported, together with the cause of delay. Each month the record is tabulated, published and sent forward to the press and all operating officials of the various railroads. The effect has been most gratifying. Railroad systems vie with each other in having high records, and one division tries to beat the records of the other divisions of its line. After a year's operation under this system many divisions have shown a record of every train on time, and in the last reports issued there have been many in the ninety-nine, ninety-eight, ninety-seven and ninety-six per cent classes. A little more than a year ago the Erie Railroad Company published in its timetables pages of jokes made at its expense because of chronic lateness of trains. The first month's record by the commission showed the Erie in the seventy per cent class; the last two months it had the proud record of ninety-seven per cent. Upward of sixty thousand passenger trains are run monthly in the state; the percentage of all trains on time in the state has increased from seventy-seven a year ago to ninety-four for the last month tabulated. No single accomplishment of the commission has won it more praise than this.

Well-equipped departments inspect the physical conditions and operations of every mile of steam and electric railroads, and the repairs and improvements made at the direction of the commission add in a way not easily computed to the comfort, safety and facility of passenger and freight traffic. Careful supervision of locomotives and safety appliances and the inspection of locomotive boilers by high-class mechanical experts add greatly to the safety of employees and indirectly to the safety of persons and property transported. Every accident of consequence is investigated on the ground, and when the cause shows defects in equipment or operation prompt remedial measures are taken.

The commission, after a thorough examination into the causes of fires in the state forest preserve, ordered the steam railroads to use oil-burning locomotives in operating through the Adirondacks. This is the first step taken by any state, in the East at least, for the protection of forests from fires caused by sparks from coal-burning locomotive engines.

The commission has, under the authority granted it by the statute, collected about four thousand contracts, all relating in some particular to the transportation of persons or property. This file is of the greatest value to the commission in having information at hand as to intercorporate relations of corporations under its jurisdiction.

Little Things the Commission Looks Into

THE complete vestibuling of trolley cars in Albany, Rensselaer and Westchester counties was ordered by the commission as a needed protection to the health of motormen and resulting greater safety for the public.

The service the commission is rendering to the users of gas and electricity is very great. A corps of inspectors is constantly going about the state. Unannounced they drop into the offices of the gas companies and test the purity and quality of the gas being supplied. Where complaints have been general the commission's experts have gone into the whole subject of manufacture and distribution, and in several instances substantial changes have been ordered made in apparatus and methods of manufacture and distribution.

Every gas meter that now goes into the house of a consumer in this state is first tested by a representative of the commission, and the seal of the commission is impressed upon the meter before being put into service. The commission has already verified nearly one-quarter of a million gas meters. The replacing of meters installed before the commission came into being is progressing rapidly, and in a short time every gas meter in the state will have on it the seal of the commission.

In electrical service the commission has required practically every company in the state to provide standard devices by which their meters are regularly tested, and the commission exercises its supervision by having the department inspectors visit the stations periodically and calibrate the instruments with secondary standards carried by them. The secondary standards are in turn kept in calibration with a primary standard at the commission's laboratory at Albany. As with gas meters, the

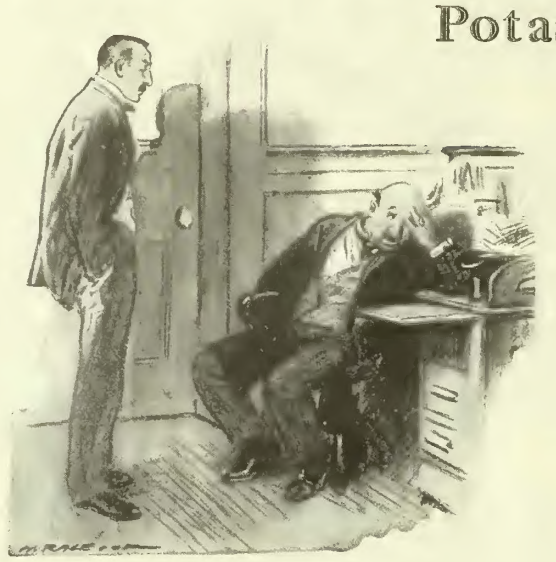
(Concluded on Page 60)

ABE'S LITTLE FLYER

Potash & Perlmutter Make a Deal in Stocks

By MONTAGUE GLASS

ILLUSTRATED BY HENRY RALEIGH



"I Feel Mean, Mawruss. I Guess I Eat Something What Disagrees With Me"

"YOU carry a fine stock, Mr. Sheitlis," Abe Potash exclaimed as he glanced around the well-filled shelves of the Suffolk Credit Outfitting Company.

"That ain't all the stock I carry," Mr. Sheitlis, the proprietor, exclaimed. "I got also another stock which I am anxious to dispose of it, Mr. Potash, and you could help me out, maybe."

Abe smiled with such forced amiability that his mustache was completely engulfed between his nose and his lower lip.

"I ain't buying no cloaks, Mr. Sheitlis," he said. "I'm selling 'em."

"Not a stock from cloaks, Mr. Potash," Mr. Sheitlis explained; "but a stock from gold and silver."

"I ain't in the jewelry business, neither," Abe said.

"That ain't the stock what I mean," Mr. Sheitlis cried. "Wait a bit and I'll show you."

He went to the safe in his private office and returned with a crisp parchment-paper certificate bearing in gilt characters the legend, Texas-Nevada Gold and Silver Mining Corporation.

"This is what I mean it," he said; "stock from stock exchanges. I paid one dollar a share for this hundred shares."

Abe took the certificate and gazed at it earnestly with unseeing eyes. Mr. Sheitlis had just purchased a liberal order of cloaks and suits from Potash & Perlmutter, of which New York firm Abe Potash was the senior member and traveling representative, and it was, therefore, a difficult matter for Abe to turn down this stock proposition without offending a good customer.

"Well, Mr. Sheitlis," he commenced, "me and Mawruss Perlmutter we do business under a copartnership agreement, and it says we ain't supposed to buy no stocks from stock exchanges, and ——"

"I ain't asking you to buy it," Mr. Sheitlis broke in. "I only want you to do me something for a favor. You belong in New York where all them stock brokers is, so I want you should be so kind and take this here stock to one of them stock brokers and see what I can get for it. Maybe I could get a profit for it, and then, of course, I should pay you something for your trouble."

"Pay me something!" Abe exclaimed in accents of relief. "Why, Mr. Sheitlis, what an idea! Me and Mawruss would be only too glad, Mr. Sheitlis, to try and sell it for you, and the more we get it for the stock the gladder we would be for your sake. I wouldn't take a penny for selling it if you should make a million out of it."

"A million I won't make it," Mr. Sheitlis replied, dismissing the subject. "I'll be satisfied if I get ten dollars for it."

He walked toward the front door of his store with Abe.

"What is the indications for spring business in the wholesale trade, Mr. Potash?" he asked blandly.

Abe shook his head.

"It should be good, maybe," he replied; "only, you can't tell nothing about it. Silks is the trouble."

"Silks?" Mr. Sheitlis rejoined. "Why, silks makes goods sell high, Mr. Potash. Ain't it? Certainly, I admit it you got to pay more for silk piece goods as for cotton piece goods, but you take the same per cent profit on the price of the silk as on the price of the cotton, and so you make more in the end. Ain't it?"

"If silk piece goods is low or middling, Mr. Sheitlis," Abe replied sadly, "there is a good deal in what you say. But silk is high this year, Mr. Sheitlis, so high you wouldn't believe me if I tell you we got to pay twicet as much this year as three years ago already."

Mr. Sheitlis clucked sympathetically.

"And if we charge the retailer twicet as much for a garment next year what he pays three years ago already, Mr. Sheitlis," Abe went on, "we won't do no business. Ain't it? So we got to cut our profits, and that's the way it goes in the cloak and suit business. You don't know where you are at no more than when you got stocks from stock exchanges."

"Well, Mr. Potash," Sheitlis replied encouragingly, "next season is next season, but now is this season, and from the prices what you quoted it me, Mr. Potash, you ain't going to the poorhouse just yet a while."

"I only hope it that you make more profit on the stock than we make it on the order you just give us," Abe rejoined as he shook his customer's hand in token of farewell. "Good-by, Mr. Sheitlis, and as soon as I get back in New York I'll let you know all about it."

II

TWO days after Abe's return to New York he sat in Potash & Perlmutter's sample-room going over next year's models as published in the Daily Cloak and Suit Record. His partner, Morris Perlmutter, puffed disconsolately at a cigar which a competitor had given him in exchange for credit information.

"Them cigars what Klinger & Klein hands out," he said to his partner, "has asbestos wrappers and excelsior fillers, I bet yer. I'd as lief smoke a kerosene lamp."

"You got your worries, Mawruss," Abe replied. "Just look at them next year's models, Mawruss, and a little thing like cigars wouldn't trouble you at all. Silk, soutache and buttons they got it, Mawruss. I guess pretty soon them Paris people will be getting out garments trimmed with solitaire diamonds."

Morris seized the paper and examined the half-tone cuts with a critical eye.

"You're right, Abe," he said. "We'll have our troubles next season, but we take our profit on silk goods, Abe, the same as we do on cotton goods."

Abe was about to retort when a wave of recollection came over him, and he clutched wildly at his breast pocket.

"Ho-ly smokes!" he cried. "I forgot all about it."

"Forgot all about what?" Morris asked.

"B. Sheitlis, of the Suffolk Credit Outfitting Company," Abe replied. "He give me a stock in Pittsburgh last week, and I forgot all about it."

"A stock!" Morris exclaimed. "What for a stock?"

"A stock from the stock exchange," Abe replied; "a stock from gold and silver mines. He wanted me I should do it a favor for him and see a stock broker here and sell it for him."

"Well, that's pretty easy," Morris rejoined. "There's lots of stock brokers in New York, Abe. There's pretty near as many stock brokers as there is suckers, Abe."

"Maybe there is, Mawruss," Abe replied, "but I don't know any of them."

"No?" Morris said. "Well, Sol Klinger, of Klinger & Klein, could tell you, I guess. I seen him in the subway this morning, and he was pretty near having a fit over the financial page of the Sun. I asked him if he seen a failure there, and he says no, but Steel has went up to seventy, maybe it was eighty. So I says to him he should let Andrew Carnegie worry about that, and he says if he would of bought it at forty he would have been in thirty thousand dollars already."

"Who?" Abe asked. "Andrew Carnegie?"

"No," Morris said; "Sol Klinger. So I says to him I could get all the excitement I wanted out of auction pinocle, and he says ——"

"S'enough, Mawruss," Abe broke in. "I heard enough already. I'll ring him up and ask him the name of the broker what does his business."

He went to the telephone in the back of the store and returned a moment later and put on his hat and coat.

"I rung up Sol, Mawruss," he said, "and Sol tells me that a good broker is Gunst & Baumer. They got a branch office over Hill, Arkwright & Thompson, the auctioneers, Mawruss. He says a young feller by the name Milton Fiedler is manager, and if he can't sell that stock, Mawruss, Sol says nobody can. So I guess I'll go right over and see him while I got it in my mind."

Milton Fiedler had served an arduous apprenticeship before he attained the position of branch manager for Gunst & Baumer in the drygoods district. During the thirty odd years of his life he had been in turn stock-boy, clothing salesman, bookmaker's clerk, faro dealer, poolroom cashier and, finally, bucketshop proprietor. When the police closed him up he sought employment with Gunst & Baumer, whose exchange affiliations precluded any suspicion of bucketing, but who, nevertheless, did a thriving business in curb securities of the cat-and-dog variety, and it was in this particular branch of the science of investment and speculation that Milton excelled. Despite his expert knowledge, however, he was slightly stumped, as the vernacular has it, when Abe Potash produced B. Sheitlis' stock, for in all his bucketshop and curb experience he had never even heard of the Texas-Nevada Gold and Silver Mining Corporation.

"This is one of those smaller mines, Mr. Potash," he explained, "which sometimes get to be phenomenal profit-makers. Of course, I can't tell you offhand what the value of the stock is, but I'll make inquiries at once. The inside market at present is very strong, as you know."

Abe nodded, as he thought was expected of him, although "inside" and "outside" markets were all one to him.

"And curb securities naturally feel the influence of the bullish sentiment," Fiedler continued. "It isn't the business of a broker to try to influence a customer's choice, but I'd like you to step outside"—they were in the manager's private office—"and look at the quotation board for a moment. Interstate Copper is remarkably active this morning."

He led Abe into an adjoining room where a tall youth was taking green cardboard numbers from a girdle which he wore, and sticking them on the quotation board.

"Hello!" Fiedler exclaimed as the youth affixed a new number. "Interstate Copper has advanced a whole point since two days ago. It's now two and an eighth."

"We Ain't Supposed to Buy No Stocks From Stock Exchanges"

Simultaneously, a young man in the back of the room exclaimed aloud in woeful profanity.

"What's the matter with him?" Abe asked.

"They play 'em both ways—a-hem!" Fiedler corrected himself in time. "Occasionally we have a customer who sells short of the market, and then, of course, if the market goes up he gets stung—er—he sustains a loss."

Here the door opened and Sol Klinger entered. His bulging eyes fell on the quotation board, and at once his face spread into a broad smile.

"Hello, Sol!" Abe cried. "You look like you sold a big bill of goods."

"I hope I look better than that, Abe," Sol replied. "I make it more on that Interstate Copper in two days what I could make it on ten big bills of goods. That's a great property, Abe."

"I think Mr. Klinger will have reason to congratulate himself still more by tomorrow, Mr. Potash," Fiedler broke in. "Interstate Copper is a stock with an immediate future."

"You bet," Sol agreed. "I'm going to hold on to mine. It'll go up to five inside of a week."

The young man from the rear of the room took the two rows of chairs at a jump.

"Fiedler," he said, "I'm going to cover right away. Buy me a thousand Interstate at the market."

Sol nudged Abe, and after the young man and Fiedler had disappeared into the latter's private office Sol imparted in hoarse whispers to Abe that the young man was reported to have information from the ground-floor crowd about Interstate Copper.

"Well, if that's so," Abe replied, "why does he lose money on it?"

"Because," Sol explained, "he's got an idee that if you act just contrariwise to the inside information what you get it, why then you come out right."

Abe shook his head hopelessly.

"Pinocle, I understand it," he said, "and skat a little also. But this here stocks from stock exchanges is worser than chest what they play it in coffee-houses."

"You don't need to understand it, Abe," Sol replied. "All you do is to buy a thousand Interstate Copper today or tomorrow at any price up to two and a half, Abe, and I give you a guarantee that you make twenty-five hundred dollars by next week."

III

WHEN Abe returned to his place of business that day he had developed a typical case of stock-gambling fever, with which he proceeded to inoculate Morris as soon as the latter came back from lunch. Abe at once recounted all his experiences of the morning and dwelt particularly on the phenomenal rise of Interstate Copper.

"Sol says he guarantees that we double our money in a week," he concluded.

"Did he say he would put it in writing?" Morris asked.

Abe glared at Morris for an instant.

"Do you think I am making jokes?" he rejoined. "He don't got to put it in writing, Mawruss. It's as plain as the nose on your face. We pay twenty-five hundred dollars for a thousand shares at two and a half today, and next week it goes up to five and we sell it and make it twenty-five hundred dollars. Ain't it?"

"Who do we sell it to?" Morris asked.

Abe pondered for a moment, then his face brightened up.

"Why, to the stock exchange, certainly," he replied. "*Must* they buy it from us, Abe?" Morris inquired.

"Sure they must, Mawruss," Abe said. "Ain't Sol Klinger always selling his stocks to them people?"

"Well, Sol Klinger got his customers, Abe, and we got ours," Morris replied doubtfully. "Maybe them people would buy it from Sol and wouldn't buy it from us."

For the rest of the afternoon Morris plied Abe with questions about the technicalities of the stock market until Abe took refuge in flight and went home at half-past five. The next morning Morris resumed his quiz until Abe's replies grew personal in character.

"What's the use of trying explain something to nobody what don't understand nothing?" he exclaimed.

"Maybe I don't understand it," Morris admitted, "but also you don't understand it, too, maybe. Ain't it?"

"I understand this much, Mawruss," Abe cried—"I understand, Mawruss, that if Sol Klinger tells me he guarantees it I make twenty-five hundred dollars, and this here Milton Fiedler, too, he also says it, and a young feller actually with my own eyes I see it buys this stock because he's got information from inside people, why shouldn't *we* buy it and make money on it? Ain't it?"

Morris was about to reply when the letter carrier entered with the morning mail. Abe took the bundle of envelopes, and on the top of the pile was a missive from Gunst & Baumer. Abe tore open the envelope and looked at the letter hurriedly. "You see, Mawruss," he cried, "already it goes up a sixteenth." He handed the letter to Morris. It read as follows:

Gentlemen:

For your information we beg to advise you that Interstate Copper advanced a sixteenth at the close of the market yesterday. Should you desire us to execute a buying order in these securities, we urge you to let us know before ten o'clock tomorrow morning, as we believe that a sharp advance will follow the opening of the market.

Truly yours,
GUNST & BAUMER,
Milton Fiedler, Mgr.

"Well," Abe said, "what do you think, Mawruss?"

"Think!" Morris cried. "Why, I think that he ain't said nothing to us about them gold and silver stocks of B. Sheitlis', Abe, so I guess he ain't sold 'em yet. If he can't sell a stock from gold and silver already, Abe, what show do we stand with a stock from copper?"

"That Sheitlis stock is only a small item, Mawruss."

"Well, maybe it is," Morris admitted, "but just you ring up and ask him. Then, if we find that he sold that gold and silver stock we take a chance on the copper."

Abe hastened to the telephone in the rear of the store.

"Listen, Abe," Morris called after him, "tell him it should be no dating or discount, strictly net cash."

In less than a minute Abe was conversing with Fiedler.

"Mr. Fiedler!" he said. "Hello, Mr. Fiedler! Is this you? Yes. Well, me and Mawruss is about decided to buy a thousand of them stocks what you showed me down at your store—at your office yesterday, only, Mawruss says, why should we buy them goods—them stocks if you ain't sold that other stocks already. First, he says, you should sell them stocks from gold and silver, Mr. Fiedler, and then we buy them copper ones."

Mr. Fiedler, at the other end of the 'phone, hesitated before replying. The Texas-Nevada Gold and Silver Mining Corporation was a paper mine that had long since faded from the memory of every bucketshop manager he knew, and its stock was worth absolutely nothing. Yet Gunst & Baumer, as the promoters of Interstate Copper, would clear at least two thousand dollars by the sale of the stock to Abe and Morris; hence, Fiedler took a gambler's chance.

"Why, Mr. Potash," he said, "a boy is already on the way to your store with a check for that very stock. I sold it for three hundred dollars, and I sent you a check for two hundred and seventy-five dollars. Twenty-five dollars is our usual charge for selling a hundred shares of stock that ain't quoted on the curb."

"Much obliged, Mr. Fiedler," Abe said. "I'll be down there with a check for twenty-five hundred."

"All right," Mr. Fiedler replied. "I'll go ahead and buy the stock for your account."

"Well," Abe said, "don't do that until I come down. I got to fix it up with my partner first, Mr. Fiedler, and just as soon as I can get there I'll bring you the check."

Twenty minutes after Abe had rung off a messenger arrived with a check for two hundred and seventy-five dollars, and Morris included it in the morning deposits which he was about to send over to the Kosciusko Bank.

"While you're doing that, Mawruss," Abe said, "you might as well draw a check for twenty-five hundred dollars for that stock."

Morris grunted.

"That's going to bring down our balance a whole lot, Abe," he said.

"Only for a week, Mawruss," Abe corrected, "and then we'll sell it again."

"Whose order do I write it to, Abe?" Morris inquired.

"I forgot to ask that," Abe replied.

"Gunst & Baumer?" Morris asked.

"They ain't the owners of it, Mawruss," said Abe. "They're only the brokers."

"Maybe Sol Klinger is selling it to the stock-exchange people and they're selling it to us," Morris suggested.

"Sol Klinger ain't going to sell his. He's going to hang on to it. Maybe it's this young feller what I see there, Mawruss, only I don't know his name."

"Well, then, I'll make it out to Potash & Perlmutter, and you can indorse it when you get there," said Morris.

At this juncture a customer entered, and Abe took him into the sample-room, while Morris wrote out the check. For almost an hour and a half Abe displayed the firm's line, from which the customer selected a generous order, and when at last Abe was free to go down to Gunst & Baumer's it was nearly twelve o'clock. He put on his hat and coat, and jumped on a passing car, and it was not until he had traveled two blocks that he remembered the check. He ran all the way back to the store and, tearing the check out of the checkbook where Morris had left it, he dashed out again and once more boarded a Broadway car. In front of Gunst & Baumer's offices he leaped wildly from the car to the street, and, escaping an imminent fire engine and a hosecart, he ran into the doorway and took the stairs three at a jump.

On the second floor of the building was Hill, Arkwright & Thompson's salesroom, where a trade sale was in progress, and the throng of buyers collected there overflowed on to the landing, but Abe elbowed his way through the crowd and made the last flight in two seconds.

"Is Mr. Fiedler in?" he gasped as he burst into the manager's office of Gunst & Baumer's suite.

"Mr. Fiedler went out to lunch," the office-boy replied. "He says you should sit down and wait, and he'll be back in ten minutes."

But Abe was too nervous for sitting down, and the thought of the customers' room with its quotation board only agitated him the more.

"I guess I'll go downstairs to Hill, Arkwright & Thompson's," he said, "and give a look around. I'll be back in ten minutes."

He descended the stairs leisurely and again elbowed his way through the crowd into the salesroom of Hill, Arkwright & Thompson. Mr. Arkwright was on the rostrum, and as Abe entered he was announcing the next lot.

"Look at them carefully, gentlemen," he said. "An opportunity like this seldom arises. They are all fresh goods, woven this season for next season's business—foulard silks of exceptionally good design and quality.

At the word silks Abe started and made at once for the tables on which the goods were piled. He examined them

But Abe Elbowed His Way Through the Crowd

critically, and as he did so his mind reverted to the half-tone cuts in the Daily Cloak and Suit Record. Here was a rare chance to lay in a stock of piece goods that might not recur for several years, certainly not before next season had passed.

"It's to close an estate, gentlemen," Mr. Arkwright continued. "The proprietor of the mills died recently, and his executors have decided to wind up the business. All these silk foulards will be offered as one lot. What is the bid?"

Immediately competition became fast and furious, and Abe entered into it with a zest and excitement that completely eclipsed all thought of stock exchanges or copper shares. The bids rose by leaps and bounds, and when, half an hour later, Abe emerged from the fray his collar was melted to the consistency of a pocket handkerchief, but the light of victory shone through his perspiration. He was the purchaser of the entire lot, and by token of his ownership he indorsed the twenty-five-hundred-dollar check to the order of Hill, Arkwright & Thompson.

IV

THE glow of battle continued with Abe until he reached the sample-room of his own place of business at two o'clock.

"Well, Abe," Morris cried, "did you buy the stock?"

"Huh?" Abe exclaimed, and then, for the first time since he saw the silk foulards, he remembered Interstate Copper.

"I was to Wasserbauer's restaurant for lunch," Morris continued, "and in the café I seen that thing what the baseball comes out of it, Abe."

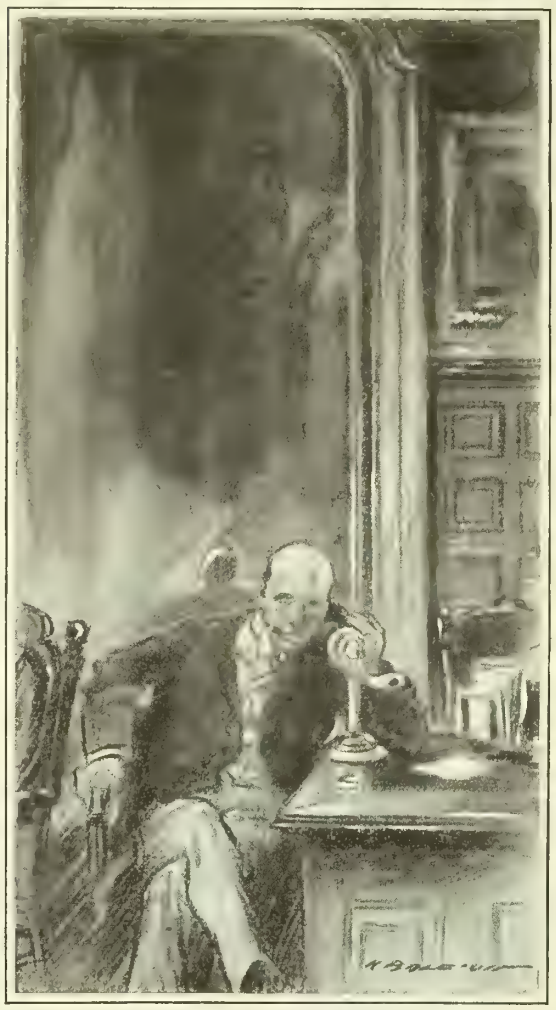
"The tickler," Abe croaked.

"That's it," Morris went on. "Also, Sol Klinger was looking at it, and he told me Interstate Copper was up to three already."

Abe sat down in a chair and passed his hand over his forehead.

"That's the one time when you give it us good advice, Abe," said Morris. "Sol says we may make it three thousand dollars yet."

Abe nodded. He licked his dry lips and essayed to speak, but the words of confession would not come.



"Me and Mawruss is About Decided to Buy a Thousand of Them Stocks"

"It was a lucky day for us, Abe, when you seen B. Sheitlis," Morris continued. "Of course, I ain't saying it was all luck, Abe, because it wasn't. If you hadn't seen the opportunity, Abe, and practically made me go into it, I wouldn't of done nothing, Abe."

Abe nodded again. If the guilt he felt inwardly had expressed itself in his face there would have been no need of confession. At length he braced himself to tell it all; but just as he cleared his throat by way of prelude Morris was summoned to the cutting-room and remained there until closing-time. Thus, when Abe went home his secret remained locked up within his breast, nor did he find it a comfortable burden, for when he looked at the quotations of curb securities in the evening paper he found that Interstate Copper had closed at four and a half, after a total day's business of sixty thousand shares.

The next morning Abe reached his store more than two hours after his usual hour. He had rolled on his pillow all night, and it was almost day before he could sleep.

"Why, Abe," Morris cried when he saw him, "you look sick. What's the trouble?"

"I feel mean, Mawruss," Abe replied. "I guess I eat something what disagrees with me."

Ordinarily, Morris would have made rejoinder to the effect that when a man reached Abe's age he ought to know enough to take care of his stomach; but Morris had devoted himself to the financial column of a morning newspaper on his way downtown, and his feelings toward his partner were mollified in proportion.

"That's too bad, Abe," he said. "Why don't you see a doctor?"

Abe shook his head and was about to reply when the telephone bell rang.

"That's Sol Klinger," Morris exclaimed. "He said he would let me know at ten o'clock what this Interstate Copper opened at."

He darted for the telephone in the rear of the store, and when he returned his face was wreathed in smiles.

"It has come up to five already," he cried. "We make it twenty-five hundred dollars."

While Morris was talking over the 'phone Abe had been trying to bring his courage to the sticking point,

(Concluded on Page 56)

HOW TO GET A TITLE

By Maude Radford Warren

A FINE, discreet point about the English is the way they cover up their scandals; the more public and crying they are, the more pointedly they ignore them in print. They show especial moral indignation when asked if it is true that any man, if he knows how to go about it, can buy an English title for a hundred thousand dollars.

"Our titles bought and sold!" they will exclaim. "No, indeed! One goes to the Latin races for that. We give very few titles, and those for recognized services to the state." Then they will change the subject to the scandals of other nations. If the conversation is led back to the subject of titles, the Englishman will say, so glibly that the words have the effect of having been learned by rote:

"English titles are given, usually when Parliament is dissolved and on the occasion of the King's birthday, for some notable achievement in science, art or literature, for some remarkable invention, for some especial work done for the poor, or for exceptionally good work in the army and the navy. Further, knighthood is conferred on lord mayors of towns on the occasion of the King's visit, and to prominent judges on retiring. Orders are conferred on deserving people—the orders of Saint George and Saint Michael chiefly to civil servants; and the more desirable order of the Bath to members of the civil and the military classes. The King and the Prime Minister decide on the list."

If a convincing touch is necessary, the informant may remark casually that there are very few titled people in England relative to the population: five hundred peers, eight hundred baronets and a thousand knights; and that it costs a good bit of money suitably to sustain rank.

All this is true, and a listener with an appetite for well-known facts could also find out that the letters-patent which accompany the conferring of a title take the form of a fee of about five hundred dollars for a knight or a baronet, seven hundred and fifty dollars for a baron, and so on in an increasing scale up to seventeen hundred dollars, which was what the Duke of Fife had to pay when he was promoted to be a fit mate for King Edward's daughter. A coat-of-arms, which is imperative for baronets, costs seven hundred dollars. The robes of a peer cost about two hundred and fifty dollars, and he must pay taxes for the privilege of engraving his arms on his carriage and on his notepaper. Newly-made peers are supposed to settle large sums on their eldest sons, so that the titles may be carried on with sufficient monetary dignity.

All this an Englishman will tell to a foreigner. But he is likely to deny the fact, plain even to casual observation, that money can win a title now, instead of, as in the old days, noble achievement solely. There are men today who do come under the old category: Lord Roberts and Lord Kitchener of the army, and Lord Charles Beresford and Sir John Fisher of the navy; all of them one-time commoners. But the time is gone when a man had to prove himself "brave, noble, true and of service to his race" before he could sit in the House of Lords. Gone is the conservatism of Queen Victoria's time when Thomas William Coke was the first commoner to be raised to a peerage.

In England titles have come to be regarded as the fitting reward for worldly success, which, even outside of the Land of the Dollar, is chiefly monetary success. For one title given to a man like William Orchardson, the painter, or Professor John Rhys, the Celtic scholar, or Principal Donaldson, of St. Andrew's University, or Charles Wyndham, the actor, there are five that go to money. The close and mystic union between these honorary distinctions and a solid bank account is emphasized by the fact that the honors which go to the artists and scholars are generally knighthoods, while the rich business men are given baronetcies, permanent rewards which carry with them the right to found a family. The powers that be evidently have more confidence in the business man and his shekels, and they rate him higher than the mere man himself, be he artist or scientist, whose treasure lies in his mind and character, whatever may have been his gifts to the race. But the loyal Britisher would say that you must have money in order to do yourself well and keep up the title, an explanation which states the case in a nutshell.

There is a good deal of quiet criticism in certain English circles about the way mere money can succeed. Perhaps it is having its effect in high places. At least, among the birthday honors of this summer an unusual number of playfolk and journalists were recognized: Beerbohm Tree, Arthur Wing Pinero, Henry W. Lucy, of Punch, Hugh Lane, an art enthusiast, George Riddell, Carlaw Martin, John Duncan and Edwin Pears, these last four journalists, so-called, but journalists who happen to own their newspapers.

These distributions represent Scotland and Ireland as well as England. The powers that be have a way of occasionally trying to balance things. They remember that Scotland and Ireland may be hurt in their feelings and must be soothed. They recall that agriculturists have not been honored for years, and so they must be placated; that the bankers bid fair to be forgotten, and so one of their number must be raised to the peerage. Thus do they keep a happy and contented family. Much of this the average Englishman will deny, and far more will he deny things that he and his intimates quietly gossip about at teatime.

The only man who has spoken loudly on the subject has suffered, though if one-quarter of what gossip says, *sub rosa*, be true, he was comparatively reticent. Two years ago Mr. Hugh Lea, member of Parliament for Kensington, nettled by a kind of rebuff the Prime Minister had given him for a question he asked regarding a title the King had conferred, wrote a letter to the Times. In this he said that the rules of the House evidently debarred him from criticising acts of the King even when these are committed on recommendation of the Prime Minister or ministers of the Cabinet. This last clause shows, even in the militant Mr. Lea, a survival of "the King can do no wrong" tradition. Mr. Lea went on to state that he had tried to get the Prime Minister to promise that the Liberal Government would make no addition to the peerages and would give no baronetcies during its term.

"These honors," he wrote, "are bought and sold, the proceeds going principally"—that word "principally" has something behind it—"to the war-chest"—English for "barrel"—"of the party in office at the time these so-called honors are conferred. The party funds are presided over by the Chief Whip. At times of election if candidates come forward and cannot pay their expenses *in toto*, grants in aid are given. And should the candidate become a member, his vote and support of the Government are looked upon as secure, no matter what the issue or what pledges he may have given his constituents. Should he rebel and vote according to his conscience . . . then he is reproached by the Party Whip for not having held to what was looked upon as a bargain."

Mr. Lea closed by saying that he wanted the funds to be so public that those who subscribed would be known and their motives judged, and that he hoped his letter to the

Times might be the means of abolishing one of the hypocrisies of public life.

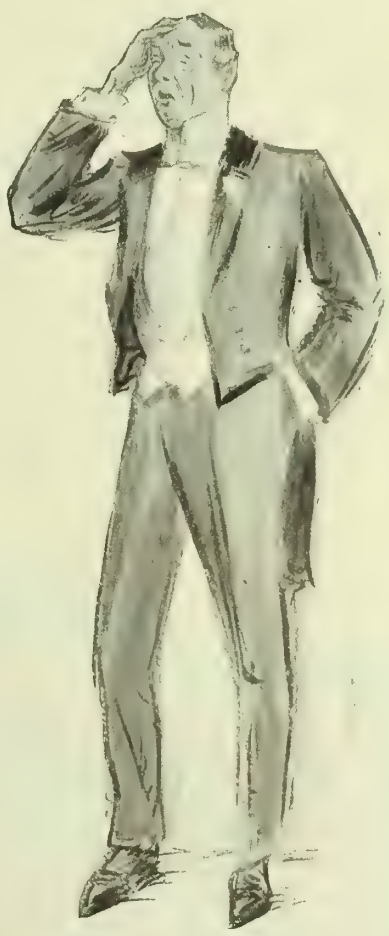
It was the means of bringing upon Mr. Lea's devoted democratic head a battering storm from the English public. Many a middle-class Englishman gasped as he read those words in the Times. Many a gentleman of the privileged classes lifted a languid eyebrow when his wife read them aloud to him. The loyal, though uninitiated, public could cheerfully have seen Mr. Lea dynamited; the initiated who were not implicated smiled; those who were made haste to save their faces, affording a pleasant comedy in the House. For Lord Robert Cecil moved that Mr. Lea's letter was a breach of the privileges of the House, on the ground that it had "put forward a serious charge of corruption, and besides that, a great outrage on the decencies of public life."

Sir Henry Campbell-Bannerman said discreetly that the letter was "improper, unseemly and unworthy," and a "charge against all the Governments of the country," but that the House would not add to its dignity by taking serious notice of it. The matter must be left to the judgment of the country. Mr. Balfour took the cue for the Conservatives, rising to hope that Mr. Lea would see the propriety of expressing regret. And every one was very dignified for a little while.

Titles That Have Followed Gifts to Charity

SOMETIMES an Englishman will like a foreigner well enough to be frank with him. He will, perhaps, grant that the cut-and-dried formula, "Notable achievement in art, science," etc., cannot explain away some of the titles given within ten years. Not even a Britisher could translate good beer into a scientific or literary achievement. The Englishman may go so far as to admit that things are not as they were in the good old days, when members of the House of Lords were really "the best, the bravest and the noblest." He may say that the moneybags that enter the House, so far from being a rampart against democracy, merely invite assault, and that a House of Lords composed of plutocrats will not survive the test of modernity. He may even quote an epigram of Mr. Gilbert Chesterton which appeared in the Daily News at the time of Mr. Lea's overwhelming. Mr. Chesterton said that as long as the mass of money in possession of the House of Commons remains unaudited "that mass of money is omnipotent. Rich men pay into it and are made peers. Poor men are paid out of it and are made slaves. But then the thing is not written down anywhere, so that we can neither prove the bribery nor abolish the slavery."

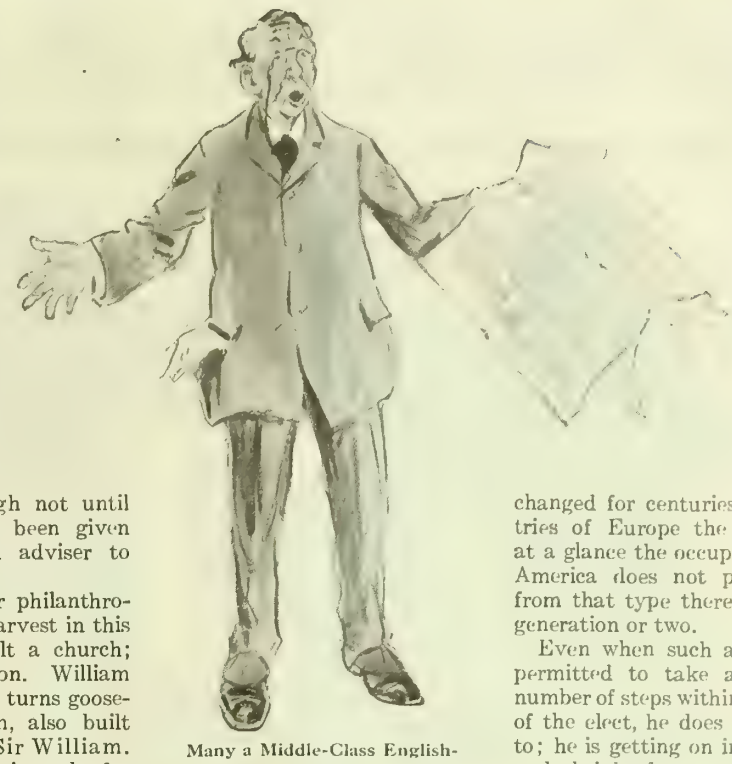
When an Englishman starts out to talk about titles he usually begins with Sir Thomas Lipton. By the way, they all begin with Sir Thomas, for several reasons. First of all, he was a pioneer of sensational advertising from the day when he made his start in Glasgow. Then he is the only self-made man of humble birth who is received in exclusive circles, he having had the wisdom to remain unmarried. Also, he has endeared himself to the sport-loving English nation as well as to all Americans by the money and interest he has lavished on his Shamrocks. People might commend him, indeed, for an admirable and lovable private character, but they prefer to take him on his spectacular side.



"Climbing Won't Do With Us, You Know; it Won't, Really"

It was at the time of Queen Victoria's Jubilee; the present Queen was in some distress over her hospital for crippled children, needing much more money than she had. Some one sent her an anonymous gift of one hundred thousand dollars. Magnificent! The donor had to be discovered, and somehow it was, or at least it is nowadays, easy to run down an anonymous donor to the charities of the King and the Queen of England. Thomas Lipton was haled forth and became "Sir Thomas," and many a climber wished he had thought of it.

Later, the fabulously-rich Mr. Ernest Cassel, once a poor German clerk, gave as large a gift, anonymously, to a hospital for consumptives, in which the King was interested, following it with a gift of two million dollars to the institution for the radium cure for cancer. A title followed, though not until some time after he had been given the position of financial adviser to King Edward.



Many a Middle-Class Englishman Gasped as He Read Those Words in the Times

There are several other philanthropists who have reaped a harvest in this world. Michael Bass built a church; his son became Lord Burton. William Hartley, of Liverpool, who turns gooseberries into excellent jam, also built churches and became Sir William. George Williams worked sincerely for Young Men's Christian Associations and was really indifferent to his knighthood. Subscriptions to certain charities were for a time very heavy in England, but for the last season or so they have fallen off a bit. Some anonymous givers have somehow remained anonymous; and others, who did give their names, perhaps so that they should be approached by other needy charitable organizations, are finding their virtue their only reward. Englishmen will tell one gravely that people who are working for a title will never get it—"climbing won't do with us, you know; it won't, really." Then they cite the cases of Martin Hooley and Whittaker Wright, eager gentlemen who showed what they wanted and were thwarted. This sort of talk is good scandal-smothering; besides, it helps those conscientious ones who wish to deceive themselves.

A common and more subtle way of turning a rich commoner into a gentleman of title is via politics, by allusion to which poor Mr. Lea did himself so much harm. A man may himself stand for a borough, as did a well-known engineer. When he was elected he first astounded the House by shaking hands with the Speaker before he took his seat, and then attracted his party by giving Liberal garden parties on a grand scale. Or the man who uses the lever of Parliament may take the course of an ironmaster, who gave much money and all his influence to his party, thus securing knighthood and afterward becoming a viscount. This seems, on the whole, a more creditable way than the charity route, for all Englishmen are interested in politics for its own sake, aside from what it may bring of personal benefit. There must be intense satisfaction, too, for a man who loves power to see himself exerting it through holding a seat in Parliament.

It may seem strange, but there actually are people who refuse titles. A certain powerful man who made his money in South Africa and who gave much to the Boer War, declined one because of the kind of people who are getting them. The painter Watts refused one because he felt that the recognition his work won him and the love his friends gave him were all he needed. The Cameron of Lochiel, and the McLeod of McLeod, and the Knight of Kerry, two hundred and twentieth of a line far older than that of King Edward, are all said to feel themselves greater than monarchs. There are a few old English county families, such as the Hammersleys, the Nevills and the Townshends, who feel no need of titles. They are secure in a position that has been theirs for centuries. They live surrounded by the deference of villagers and the respect of their equals. Their families were founded long ago.

For this is why the Englishman wants a title: to found a family. Herein his ideal goes beyond that of the American. The American thinks he has founded his family when he has an appropriate number of sons and daughters, plenty of money to furnish them with for a century or so to come, and houses all over his own and other countries. The Englishman has not the adaptability of the American, who may come out of a mine, and yet the American in twenty years will have a polish of manner and a set of traditions not to be acquired by the English *nouveau riche* in less than three generations. The Englishman who began in trade always shows it not necessarily in his grammar or in an uncertainty about aspirates, but rather in his manner, and always in the look of his face. There is a kind of solid middle-class look in the cut of his whiskers and the shape of his eyebrows and the lines of his cheekbones the indelible record of occupation unchanged for centuries. In all the countries of Europe the painter recognizes at a glance the occupational type, which America does not possess at all; and from that type there is no escape for a generation or two.

Even when such a self-made man is permitted to take a certain regulated number of steps within the charmed circle of the elect, he does not, as a rule, care to; he is getting on in years, likes quiet, and shrinks from a new field of effort. But he wants his children not to be received by the elect, for that their money would achieve, but to be of the elect. And in England to be one of the elect means that a man may stand some day on the lawn surrounding a large old English house, with the soft twilight pouring down over meadow and park; that he may look at the village that brings in his rent, knowing that the people there regard him with feudal loyalty; that he may feel it is all his by right; that he could marry any of his neighbors—in short, that his position, given him, be it remembered, by high and low both, is unassailable.

It may be a worthy ambition, and certainly it is a national trait, just as it is a national trait to assume in the face of inferiors that a proud title is not garish with newness, and to show delicately to equals that there is plenty of money to help shorten the time that must pass before the new person can be on terms of intimacy with the best and finest products of English society and breeding. In America money buys plenty of human goods and quickly; not only houses and motors and clothes and servants, but human fellowship, social consideration and enjoyment of life. And we shriek that money can buy us everything, just as the English imply that it cannot. Perhaps we remember the Bible saying that things that are done in secret shall be proclaimed from the housetops; certainly we trumpet our faults abroad and aloft. Our printed pages are full of the delinquencies of our Governments and our private citizens. The English sense for propriety, and for keeping skeletons in their closets, and for washing soiled linen in private, has its fine side; it encourages self-control and sober judgment. But it may lead to hypocrisy, too; one proof of which is the fact that ninety-nine out of a hundred Englishmen whom one meets will stoutly deny the existence of many things in their national life which are the commonplace of their confidential gossip.

Tinsel Wanted in the East

IT IS not very long ago that the Egyptian State Railways asked for tenders for a large number of locomotives, it being required that each of the firms submitting bids forward an engine for testing purposes. Sample engines were sent out by manufacturers in America, England, France, Germany and Belgium. The American locomotive, from a mechanical point of view, was probably the most meritorious. But it had been sent out in the rough. The manufacturers had not thought it necessary to mount the cab; the metal-work was painted a dingy gray and the whole machine presented so crude and unfinished an appearance that only an expert mechanic would have recognized its mechanical superiority. Its European competitors presented a brave appearance in their brilliant enamels, decorated in gold; the mountings were of polished brass, the engineer's cabs were fitted with selected wood and plush upholstery; in fact, they were so dazzling in appearance that the American machine looked cheap and ugly in comparison. And, what was of more importance, they made almost if not quite as good a showing in the tests. The Egyptian officials were not favorably impressed by the unfinished appearance of the American locomotive, the British experts were prejudiced from racial reasons, and as a result a contract worth millions of pounds was lost to American manufacturers because of their neglect to acquaint themselves with the Oriental passion for brilliant, if superficial, effects.

SEA-SICKNESS

By Woods Hutchinson, M.D.
DECORATED BY PETER NEWELL

The Worst Peril of the Deep

SEA-SICKNESS is one of those unfortunate maladies which are inherent in the nature of things. It is not caused by a bug—would that it were, for then we could run it down and kill it! It is not due to anything that we have done which we ought not to have done, or left undone which we ought to have done. Its why and wherefore is simply that the sea is the sea, and we are land animals. The most striking characteristic of the sea is its fluidity, its perpetual motion, the fact that it won't "stay put"; and it simply transfers that characteristic to us and our livers and our dinners when we embark on it.

Sea-sickness is in one sense a mental disease, though, like most such, it is utterly incurable by mental influence. It is a violation of our most sacred confidence, the shipwreck of our faith, as it were, the shaking of our deepest and surest belief that the earth beneath our feet is solid, fixed, immovable. When the plank substitute for this solid earth begins to dance and plunge and gambol beneath our feet like a school of porpoises or a frisky colt, then the foundation of all our beliefs and adjustments is broken up, the bottom literally drops out of our cosmogony. Our heads reel, our senses swim, our brain centers cry out in agony and call upon the ever-ready stomach to voice their woe. Never shall we be able to cure sea-sickness, so long as the earth is the earth and the sea is the sea and we "of the earth earthy," unless we can invent some form of deck which will behave with the staidness and sobriety of *terra firma*.

The Innocence of the Stomach

THIS much it is important to grasp firmly for the understanding of our problem, that sea-sickness is not a matter of the stomach, nor of the food that is put into it, nor of the bile, but solely and absolutely of the brain in general, and of the balancing centers and mechanisms therein in particular. Any influence that disturbs these centers will produce this curious and almost absurd form of vomiting, whether it be the motion of a swing or of a railway train, or that external toxin of the yeast germ which men delight to pour down their throats, the toxins of a fever, the pressure of a tumor, or an earache, or a blow on the head. Vomiting of this sort is termed "central," from the fact that it is due to impulses sent out from the brain, and the stomach is merely the passive agent of the brain centers. Sea-sickness is literally "brain-sickness," due to the breaking up, the confusing, at one sweep, of all our preconceived notions of our relations to the visible and tangible universe about us.

I am fully aware that it is, at first sight, most difficult to believe that a malady which expresses itself so obviously and unmistakably through the stomach has really nothing to do with that organ primarily, but it is nevertheless true. Not only has the stomach nothing whatever to do with initiating the distressing series of events and sensations leading up to the rejection of its contents, but its part in the tragic act itself is a purely passive one. Its powerful and well-developed muscular walls take no part whatever in emptying it of its contents—they only play the negative one of relaxing the bands which close the upper or gullet entrance of the stomach. Then the diaphragm from above comes down with a wh-o-o-op, and the big muscles of the abdominal wall come up with a wh-o-o-sh, and the contents of the luckless stomach are caught between the two and squeezed out like a minority stockholder. The awful, agonizing gasp that precedes "playing Jonah" is simply the sucking in of air by our diaphragm in its downward swoop upon the stomach. Strictly speaking, you are not "sick at your stomach," but "nauseated in the region of your diaphragm." "Nauseated," by the way, is a peculiarly appropriate term in this connection, as its derivative meaning is literally "pertaining to the sea," or "occurring upon the sea," and comes from the same Greek root that enters into "nautical" and "navigate."

So you may rid your mind of the idea that any condition of your stomach or digestion, any food that you may have eaten or refrained from eating, or any disorder of the liver from which you may be suffering before embarking, can affect the fact or the degree of your sea-sickness. Obviously, any catarrhal or inflamed condition of the stomach that may be present, or any articles of diet that are specially irritating or indigestible, will be likely to render the stomach even more easily thrown off its balance, and make its sufferings under the fierce manhandling of the diaphragm more severe. But apart from this there is absolutely no connection whatever between the stomach or its contents and sea-sickness. Eat anything in reason that you like before going on board, and the first thing that appeals to you when you first begin feebly to hope that you are not going to die, after all—and you will suffer less than by either starving or dieting yourself.

When you have once passed the crisis and begun to adjust yourself, the most unlikely and indigestible of foods that taste good will be retained and digested, while before you have reached that blessed haven the mildest and most harmless of slops will be indignantly rejected. The experience of thousands of years has shown that remedies that act upon the stomach directly, such as pepsin and other digestives, aromatics, alkalies, champagne, bitters and stomach tonics of all sorts, have no more effect upon the malady than if they were poured down the back of the patient's neck. The only thing to do is to give the nerve centers the treatment recommended in the nursery rhyme for Little Bo Peep's lost sheep: Leave them alone and they'll come home and bring the stomach behind them.

Though sea-sickness is chiefly a disturbance of the brain, the structure that suffers most severely lies just outside of that organ, at the base of the skull, in close connection with the organ of hearing. This is a very curious and ingenious little group of tiny canals, three in number, known from their shape as the semicircular canals. These canals are supplied by a division of the auditory nerve, and were for a long time regarded as a part of the internal ear. It was, however, discovered some forty years ago that injuries or diseases which affected these tiny canals promptly produced a loss of balancing power on the part of the individual. Looking at them again from this point of view, it was quickly seen that each one of these tiny canals, filled with fluid and its interior bristling with delicate processes supplied by sensitive nerve twigs, formed a living spirit-level, and that their number—three—was for the purpose of providing one for each of the three dimensions or directions in which movement is possible—backward and forward, upward and downward, and sideways. If the backward-and-forward canal in a pigeon, for instance, were pierced with a needle, after the bird had come out from under its anæsthetic and was allowed to fly, instead of flying straight forward it would pitch head-over-heels in a headlong series of somersaults. If the up-and-down canal were pricked it would fall over backward; if the sideways canal, it would roll over and over from side to side. After a few days, when the prick had healed up, the bird would completely recover and fly and balance itself as well as ever. A congenital defect in the nerve supplying one of these canals gives a breed of Japanese white mice the curious habit of whirling round and round, and they are hence known as "waltzing" or "dancing" mice, and highly prized as curiosities. The characteristic has become hereditary, and crops out in their crosses in Mendelian proportions.

So delicate and accurate is the adjustment of these tiny spirit-levels that, even after we have been blindfolded and our ears plugged up with cotton, and are laid upon a table delicately balanced on the top of a doll-head pivot, if our balance is disturbed by tilting this even a fraction of an inch we can instantly detect the movement and tell accurately in what direction it has occurred. If we remember that, walking or standing, balancing ourselves upright upon our two feet is the most delicate and difficult muscular feat of which we are capable, and that these tiny canals are on the alert every moment of our waking and sleeping hours to register every possible disturbance of our equilibrium that might threaten a fall, we are in a position to understand what calamities descend upon these organs of uprightness when we embark on the bounding billow. When a moderate breeze comes up, one canal is sure that you are falling down a well, another that you are pitching backward off a cliff, another that you are rolling over and over down a roof. All the time your eyes assure you that you are lying quietly in bed, though you know this is a lie. Is it any wonder that things happen?

Getting One's Sea-Legs

FINALLY, they all shriek aloud at once at the top of their voices, each saying a different thing, and—well, you know the rest! "Getting your sea-legs" is simply, first, a realization that these various losses of balance are not going to hurl you headlong and break your bones; and second, that by crooking your knees so as to catch the deck whenever it happens to hit the soles of your feet, and giving your body a gentle roll to match that of the ship, only in the opposite direction, you can maintain a kind of an apology for an equilibrium—a sort of trial balance, as it were.

Years of this sort of thing have given the characteristic jovial roll and cheerful swagger to the gait of Jack on shore. The tendency to roll often persists for several days after you have regained *terra firma* and gives you the impression that good old Mother Earth is pitching and tossing under your feet like the rolling deck you have

just quitted. If you are going to live "a life on the rolling wave," you must acquire a rolling gait to match!

It is, of course, obvious that the more conflicting messages your brain is receiving as to what is happening to your precious balance the greater the resulting confusion will be. This explains why, upon comparatively calm waters, some individuals will be made sea-sick literally through their eyes. That is to say, the slight rolling movements which are not severe enough to distress their semicircular canals will, if their not-overhearty assurances be contradicted by messages from the retina to the effect that the horizon is moving up and down, be sufficient to cause confusion and start the calamity. Under these circumstances, relief can sometimes be obtained by simply closing the eyes and at the same time lying down or reclining in a comfortable position. In severe pitching, however, which like the darkness of Egypt can be felt, this expedient is of no avail, and, except in mild, borderland conditions, the eyes have little or no effect upon sea-sickness, though they will, of course, aggravate the suffering if they are kept open, by providing another source of confusion.

Another factor which enters into this disturbance of balance is our position. Generally speaking, sea-sickness is more easily produced and more likely to occur in the standing or upright position, and this is for two reasons: first, it is in the upright position that the maintenance of our balance is most difficult and requires most constant watchfulness and effort; second, that as the actual disturbance of equilibrium occurs in the head, the further the head is separated from the seat of commotion —the deck—the longer the lever by which it is hurled through space, and consequently the more violent the motion. A rough illustration of this upon a large scale is the much greater amount of motion and pitching that occurs at the crosstrees or top of a mast than on deck. Even on a comparatively calm day, passengers who can stand the amount of movement on deck with perfect comfort will be made desperately sea-sick in twenty or thirty minutes by climbing up to the crosstrees. The nearer the head can be placed to the plane of motion the less this amplification of the movement. So the recumbent position is usually the best one to assume in sea-sickness. The slight increase of movement produced by lifting your head from the pillow will, perhaps, increase the agony a trifle, and even precipitate an explosion which would not otherwise have occurred—but what is that in the depths of the abyss!

Animals and Children at Sea

THAT the calamity is chiefly due to disturbances of our hard-won equilibrium, violations of our deepest sense of propriety, as it were, is shown by the curious immunity generally possessed by children, and to a certain degree by those who are entering upon their second childhood, the aged. Children under ten years of age suffer but slightly from sea-sickness, and infants in arms, by a merciful dispensation, practically not at all. This immunity is evidently in direct proportion to the degree to which they have learned to walk and to the extent of that accomplishment. Their sense of equilibrium is still in a plastic and adjustable stage. They tumble and roll and pitch head downward and turn somersaults and fall out of things with a cheerful immunity from headaches, giddiness or discomforts of that description, that makes them the envy of adult beholders. There may also be an ancestral element in it, "Intimations of Immortality," echoes of a previous stage of happy existence in the treetops, where swaying and pitching and tossing were normal conditions of life.

A somewhat similar immunity is possessed by animals, though this is not quite so complete. Cattle, horses and sheep, shipped across the Atlantic, not infrequently suffer severely during rough weather and storms, refusing to eat, groaning and pitching about, or lying down persistently, apparently unable to stand up from giddiness, though they comparatively seldom vomit, as this is a very difficult performance with them on account of the peculiar construction of their stomachs. This disturbance sometimes becomes so severe in horses as to result in serious injury and even death, especially in thoroughbred horses with their highly-sensitive nervous organisms. One member of the grass-eaters, the camel, is quite susceptible to *mal de mer*, and goes through the whole figure, including vomiting. The carnivora, cats and dogs especially, are but little affected by the motion of the waves, but in rough weather they, too, succumb and give a very perfect imitation of the real thing. One group of animals seems to be entirely immune, curiously enough, and this includes our nearest relations, the monkeys and the apes. This is probably due to the fact that they are natural trapeze acrobats, born circus performers, and the pitching of a ship would be comparatively mild contrasted with their headlong plunges from one treetop to another, their seesaw rides on the slenderest branches and their habit of swinging by their tails, head downward. Birds seldom suffer from sea-sickness, and appear to adjust themselves to the rolling of the ship as readily as to the swaying of the treetops in a gale.

How Sea-Voyages Do One Good

VOMITING, though one of the most striking and disagreeable symptoms of sea-sickness, is only one of a dozen. Quite as frequent and almost as distressing is headache. This will often be the only symptom of the malady in calm weather or in partially-seasoned travelers. In some annoying instances it will not occur during the voyage at all, but develop with great severity after the victim has landed on the other side, and haunt him for days or even weeks. Another form of distress is severe neuralgic attacks, which may occur in the back, in the side, in the shoulder, or in one of the limbs. Disagreeable sensations, flashes of heat and perspiration, rapidly followed by shivering and coldness, are also very common. In fact, an exaggerated susceptibility to cold is probably one of the commonest symptoms of sea-sickness, from which very few travelers, even the most seasoned and robust, entirely escape. Some, though not in the slightest degree nauseated, will be so distressed by it that they are utterly unable to keep comfortably warm on deck and are obliged to stay in their staterooms for the sake of warmth. This is why wraps and rugs of every description are in such constant demand on a sea-voyage. Very common, also, is a profound sense of depression, with or without melancholy. Even in those in whom it does not go to a disagreeable degree this feeling will produce an utter inability to concentrate the mind upon anything.

Most of the benefit supposed to be derived from sea-voyages is due to the lively and refreshing contrast and sense of relief produced by the return of the normal state of mind and body when on shore once more. You aren't really any better than when you started, but you are so much better than on the way over that you feel as though you had gained ten or fifteen pounds.

That this distressing disturbance of balance, of our sense of equilibrium, of dignity and propriety if you will, is the real cause of sea-sickness is further shown by the fact that it is not even necessary to go to sea to get sea-sick. The familiar ghastly sensations of dizziness followed by nausea, which can be produced in many of us by swinging too high or too long in swings or merry-go-rounds, is of precisely the same character and, if the motion be persisted in long enough, will give rise to just as distressing sensations and eruptions. Many individuals, particularly women, will suffer exactly the same series of distresses from traveling on railway trains, especially when the track is unusually curved and tortuous, as when going through mountains. Others will be similarly affected by long journeys in wagons or carriages. Particularly was this the case in the old-fashioned stage-coaches, where journeys were continued day and night; even strong, hardy men were sometimes made so wretchedly "stage-sick" that they would be obliged to break the journey for several days to recover. Travelers in the East who have undertaken long journeys on the backs of camels describe as one of the most uncomfortable experiences of the journey the agonizing attacks of nausea, headache, giddiness and vomiting which come on about the third day of the trip, due to the pitching and swaying gait of the ship of the desert. Our mental-influence friends, however, would probably challenge this illustration, alleging that the symptoms were due to suggestion and expectancy, because the travelers, knowing that they were to be carried upon a ship of some sort, naturally expected to be sea-sick.

It is frequently asserted that expectancy, vivid anticipation and the firm belief that you are going to be sea-sick play a large share in bringing on an attack. This, however, is largely illusory and due to the fact that nausea is a purely cerebral symptom indeed, almost a mental one and can be produced by a score of different disagreeable sensations, notably, disagreeable smells or disgusting sights or sounds. Even such a purely mental impression as a sudden fright or the receipt of very bad news will make us faint and nauseated. Consequently it is not to be wondered at that the mere occurrence of any of the rich sea-smells, or the sound of the wind in the rigging, or in some exceedingly susceptible individuals—the sight of a ship or of the open sea will produce a momentary sensation of distress. I have even known some individuals who suffered frightfully from sea-sickness to be so sensitive that the sight of a vivid and realistic painting of a sea-scene was enough to make them cover their eyes and hurry past; others would shudder at the mere sight of a deck steward; and many would be almost made sick by the first whiff of the disinfectant which had been used in the basins and cans on shipboard. But that these preliminary qualms, these purely mental anticipations, will produce real sea-sickness, unless followed up by the necessary pitching and tossing, there is absolutely no evidence to show.

Old Sea-Dogs Sea-sick

THERE are thousands and thousands of instances now on record of individuals who were firmly convinced, either from previous fortunate experiences, or from the assurance of their friends or physicians, or because they had taken some "sure-cure" remedy, that they were never going to be so silly as to be sick at sea, and who have promptly proceeded to suffer all the tortures. On the other hand, hundreds of phenomenally-bad sailors who are even nauseated by the sight of sea-water in a bathtub, and who go on board with the firmest of convictions that no power under heaven can save them from being sea-sick, make a perfectly serene and comfortable voyage, if only the winds and the waves happen to be favorable.

A most curious fact about this condition is that our adjustment to this new style of tight-rope balance is never absolute and complete. Take the grizzled captain or veteran bosun of an Atlantic liner, who has followed the sea from boyhood and has hundreds of crossings to his credit, and put him aboard a pilot boat or a Gloucester schooner in a lively blow, and ten chances to one he will be heaving his very soul up in ten or twelve hours.

A friend of mine recently made the trip to Naples from New York in one of the great Mediterranean liners. From there he took a little local steamboat, scarcely bigger than a launch, for the island of Capri. The crossing takes a little over two hours. With him happened to embark the first mate and the purser of the liner, both of whom had a curiosity to see Capri. One of the sudden squalls for which the Bay of Naples is famous, or rather infamous, came up. Everybody on board, with the exception of the crew, became agonizingly sea-sick, and among the first to succumb were the two blue-coated, gold-laced, veteran sea-dogs.

What is even more distressing is the fact that certain luckless individuals, who for various reasons have been elected or trained to follow the sea as a means of livelihood, such as sailors, ships' officers, ships' clerks, and

(Concluded on Page 28)

Leadville, an Epic of the West

Hundreds of the Little Fortunes Never Got Beyond State Street, Leadville

Flush Times—By Will Irwin

ILLUSTRATED BY ALLEN TRUE

THE ore bodies of the Leadville mining region, with their peculiarities of dip, combination and formation, explain Leadville as a social phenomenon. Within two years after Tabor's German shoemakers stumbled into the Little Pittsburgh, that frail, suddenly-born town two miles above sea level, a hundred perpendicular miles from a railroad and lacking in the solid comforts of civilization, developed a gayety more than Parisian, a childlike lavishness with life and money which even a mining camp never saw before. Those who came to marvel at it, and to write "back East" extravagant tales about Leadville's dissipations and follies could not explain the why of it then; not until the pioneers began to collate their reminiscences did they themselves understand.

Not to put too fine a technical point on it, the geological formation of the Leadville silver deposits was eccentric. Blankets of silver carbonates lay on top, roughly parallel with the surface. Below stretched a layer of zinc compound, containing silver; below that, a body of rich silver-bearing sulphides. Three times the camp has seemed "busted," and three times these separate deposits, together with an unsuspected body of gold-bearing quartz farther up in the hills, have brought prosperity and new fortunes. When they had worked out the easily-mined carbonates the miners sunk into the zinc. That was of no use then; zinc is a refractory metal, and the smelters could not handle it. But the miners reached the sulphides, which carried altogether as much wealth as the easily-mined carbonates, and boom number two began. When that flagged, the smelters found methods and markets for the zinc ore—which brought boom number three. Finally, in the time when the bottom dropped out of the silver market—the time of human hate when a political leaning toward the gold standard was held worse than horse-stealing in Colorado—Campion and others found gold quartz and brought the fourth boom.

Easy Come and Easy Go

THE sulphides, the zincs and the gold-bearing quartz belong to a later era; at first there were only the carbonates. They lay without surface outcroppings, and in such manner that the only way to prospect was to sink shafts. Engineers and mining experts, working from rich ore bodies, calculated their drift or guessed at it; and the little claims that lay in the path of these drifts became of speculative value to the big companies, even though the little claims showed no results as yet. So hundreds of men who did not know how to draw a check sold out and found themselves suddenly in possession of thirty, fifty, a hundred thousand dollars. The new city lay below the mines, forty thousand young, strenuous, merry souls, and a quarter of them ministers to dissipation. Down from the dumps went the foolish newly-rich into the hands of those who knew by the book how to extract dollars. And hundreds of the little fortunes never got beyond State Street, Leadville.

Take, for example, Johnnie and Mike, as I shall call them. They were plain miners, working in the levels of the Silver Cord. The engineer in charge said one morning: "Follow that lead ten feet farther, and then stop."

"Aha!" said Johnnie to Mike, his partner. "That's the limit of this here claim. Find the next claim to it, and there's money in sight." The next claim was the undeveloped Bullseye of the Iron-Silver Company.

The Iron-Silver Company had small opinion of the claim; they had not taken the trouble to sink a shaft. When Johnnie and Mike proposed to work it on shares, the company accepted. The partners calculated about where their vein would emerge, and dug. They found one little vein, only an inch wide. They tried again in two other places, and had no luck. When their grubstake was nearly gone they returned to the original shaft and followed the inch vein. Mike was turning the windlass above and Johnnie was shoveling below. Up came a bucket of those lead carbonates which in Leadville represented money as certainly as does minted gold.

"What you got there?" yelled Mike from above. "Let me down!"

"When your turn comes at twelve," replied Johnnie from below. "Then you'll see something!" The inch vein had widened into the ore body for which they were seeking. By the time they had worked back to the line of the Silver Cord their clean-up amounted to thirty thousand dollars. They banked it, subject to their joint check, drew a thousand dollars for current joys, and saw the town in a manner befitting their station in life.

Three nights afterward Mike came into Johnnie's room.

"Johnnie," said he, "I've found something big. I can beat faro bank."

"The blazes you can," said Johnnie.

"Sure. A fellow downtown let me into it. Here I've been against the bank all my life, and never knew there was a system to beat it. It's a durn sight easier than mining!"

Johnnie became as excited as Mike. They rigged a faro layout on the bed, bent up an oyster-can for a box, and tested the system, dealing alternately to each other. As they played it, the dealer could not possibly win!

Johnnie and Mike started for the Texas House to make their second fortune. Every night they drew a joint check for five hundred dollars, gave it to the dealer, and played until their chips were gone—which happened nine nights out of ten. But they knew that they would beat the bank eventually, because they had tested the system and found it perfect.

One night they presented to the dealer their usual five-hundred-dollar check.

"No good, gentlemen," said the dealer. "You'll have to put up cash. The check you gave me last night came back with 'No funds' on it."

Years after, Johnnie told this story. "It's a funny thing," he concluded, "but that was the first time either of us really took those slips of paper we were signing for money!" They had to go to work in the mines to pay their board bill. Mike died a plain miner in the drifts. Finally, Johnnie made a small strike at Creede. When he sold out he invested the money, before it was cold, in a ranch; and on that ranch he is ending his days.

For further illustration, there is the story of Broken Nose Scotty. A plain little prospector, he staked a claim on Carbonate Hill and to celebrate got drunk and highly disorderly. The town had a jail by that time, and Scotty sobered up there, under sentence of twenty days. The manager of a big company called on him. "I'll give you thirty thousand for your claim," he said. "I'll take it in a minute," said Scotty. "Come up to the office and sign the papers," said the manager.

"Much obliged," responded Scotty, "but the courteous gentleman whom you first met is so fond of my society that he just won't let me out of his sight." The manager paid Scotty's fine, hurried him to the office, and exchanged thirty thousand dollars in currency for his signature. Scotty turned straight back to the jail.

"How many of these fellows can I buy out?" he asked the jailer.

"All but the felonies," responded the jailer.

"All right," said Scotty. "I'll pay their fines. Send for the judge." He took his released fellow-prisoners to May's clothing store and bought each a new suit; from there the scourings of the Leadville jail proceeded to the Saddle Rock restaurant, where Scotty fed them, plus champagne. On parting, he gave them ten dollars apiece. By midnight three-quarters were back in jail again.

Scotty appeared in court next morning. "How much for the whole lot?" he asked the justice of the peace. "I got 'em in again, and I'll get 'em out again!"

Scotty sent home to the old country enough of his pile to provide for the needs of a Scotch peasant mother. The rest he "blew," madly and foolishly. He, too, died a miner in the drifts.

What Was Under the Hat

LEADVILLE had grown like an exhalation; anywhere and at any time the sudden upspringing of a city of forty thousand people, with all residences, business houses, amusement places and great and expensive tools of industry, is a miracle of building. Here, now, within eighteen months, appeared such a city, a hundred miles from a railway and to be reached only by mountain wagon-roads which skirted precipices and dipped over dangerous passes—roads that were ice-paths for six months of the year and mud-sloughs for two. To stop again for a story, mountain tradition has it that a disgusted footman, toiling his way across Independence Pass, saw an old hat in the mud. He kicked it. A voice from below the hat said: "Go easy on that head, partner; I've got a horse and saddle under me." With such barriers the necessities of life came in more slowly than population. Even building was slow. Forests of pine and spruce, material for log cabins, surrounded the city on every side; but laborers, with the wealth calling from the hills, spared little time for hewing at logs. Housing became a problem which grew more and more perplexing.

The ten stages a day dumped their passengers down before Tabor's store; the passengers scrambled to find a place to lay their heads. The lodging-houses "slept" three relays of men in eight-hour shifts, two in a bunk. Tabor had scarcely struck it rich when he built, or had built, a great wooden "coliseum" that the candidates for office in the campaign of 1878 might address the people of Leadville. Between rallies, this became a lodging-house, accommodating its five hundred men at night on hard boards. That was not enough; and the saloons also became lodging-houses. The Pioneer was the first and most famous of the Leadville saloons; it had, besides its bars and its gambling tables, a billiard hall and bowling alley. At midnight billiards and bowling stopped, and those halls became lodging-houses. With the rattle and riot of all-night drinking and gambling going on in the next room, the miners lay down on the bowling alleys or under the billiard tables, tight as the traditional sardines. A watchman employed by the management stood guard all night to see that no one "frisked" the sleepers; the extravagant price of lodging was written on a card outside—"Patronize the bar." Through the cruel winter of 1878-'79, which began in September, men slept among the timbers of half-built houses, in tents, in improvised log shacks pierced by two-inch cracks.

Leadville Ravaged by Pneumonia

THIS way of living took its toll; pneumonia became so common that the generalization, "pneumonia is the curse of high altitudes," still remains a superstition in Colorado. That way of life would have meant death in any altitude. Men performed the mighty labor of breaking through those passes, came into town exhausted, struck the blazing delights of State Street and Harrison Avenue, filled up on very bad whisky, slept beside red-hot stoves breathing an atmosphere like that of the Black Hole, and went out into slush or zero weather to work. Then came the chill and fever, and next the doctors were looking them over. "If he's a drinking man there's little chance for him," said the experienced physician. The porter of the Pioneer saloon used to clean out the sleepers at six o'clock. Every morning two or three failed to get up—dead from the swift attack of pneumonia on a heart already overtaxed by the change of altitude, or so near to death that the doctors could do little.

In 1879, when the municipal government was finding itself, the board of health went through those lodging-houses, cutting holes in the roofs for ventilation. That curbed the plague a little; but the authorities had no way of coping with bad whisky and foolish exposure. Evergreen Cemetery grew. Today the Leadville graveyard, all too large for a city of that size and age, stands the saddest God's Acre in the world. A wire fence surrounds it; and because it is set on a stony tract where nothing grows by Nature, it lacks all the mitigations of lawns and shrubs by which we soften the sentence of mortality. Near the gate are modern, upkept graves with formal tombstones; but farther on, acre after acre, walk after walk of hollows which were once grave-mounds, of weatherbeaten slabs, the lettering all washed away, which were once wooden headboards. These mark the dead of '78 and '79 and '80—men who lay them down far from home, whose friends went on to newer camps and forgot even the grave. Deaths by all manner of violence increased the area of this graveyard; but those tales belong to a separate chapter.

The survivors went on: by day, fighting for wealth, founding enterprises whose only bounds were their own imaginations; by night, laughing, merrymaking, spending. An army of gamblers had come in with the rush. In the winter of 1878 shell games, spindles and other "sure-thing" devices flourished on every corner; in the summer of 1879 a dozen houses kept all-night faro games whose play every twenty-four hours averaged fifteen thousand dollars. Shell games, spindles, "cloth" and all the brace games vanished early; the camp grew too wise. "We were the grandest lot of educated gamblers in the world," boast the pioneers. "No fixed game lasted long with us." Nor did the gambling-house keepers need to fix the games; the high play and the high house-percentages were enough for any sensible man. True, certain unattached confidence men were at work in back rooms of the new hotels; but these people, like the footpads, operated apart from the main current.

The Pioneer saloon ran a dozen games; it was the leader until some men came up from Texas and started the Texas House -saloon, variety theater, and gambling-house *de luxe*. The proprietors brought in the first mahogany bar seen in camp, and a complete equipment of all games. When they opened they gave a banquet to the brains and wealth of the camp. Eighty millions of dollars sat down to table that night!

They played it on the square, those Texans. The house had a dozen faro games, at which late-comers jostled and reached over shoulders to place their bets, three or four long tables of stud and senate poker, and a few fancy French games set to catch the pikers. On Saturday nights, when the miners were all down from the hills, when one had to walk in the middle of Harrison Avenue or State Street because the sidewalk was full, the games at the Texas House, the Pioneer and the Board of Trade afforded not even standing-room.

Almost before it had a church -and the Catholics and Methodists were at hand early Leadville boasted a dance hall and a variety theater. Variety, disreputable parent of modern vaudeville, took to the climate; by 1880 Leadville was drawing the best talent in the country. The presenter of a pleasing turn might be showered with silver and gold from across the footlights. Two sisters who sang Nancy Lee, My Grandfather's Clock, Mary Ann Kehoe and other latest popular songs of the period had to run up-stage when their turn was finished, to escape assault from silver dollars. The "professor" used to duck behind the piano as soon as he had rapped out the last note, for the control of the enthusiasts was sometimes pretty bad, though their speed was terrific. Especially did the sisters profit on those gala nights when the suddenly rich visited the variety theaters and tried to see who could stack up the most empty champagne bottles on the tables. They had a canny stage mother, those girls. Every night she took away the excess money; every morning she banked it. Through her providence the sisters are spending their age on a ranch of broad acres and valuable stock near Glenwood Springs.

An English sketch team appeared at the Grand Central Palace; they had with them a baby five years old, who did a song and dance. Her mother gathered up a hundred and eighty dollars from the boards on the first night. A man who was performing across the street borrowed the three-year-old of a fellow-performer; she shuffled her baby feet in imitation of his dance. They had to carry her off the stage to save her from being pelted to death with gold.

There was a time in '80 when the camp crowded to hear a handsome boy with gold in his throat sing Ten Thousand Miles Away, a ballad which stirred the sentiment of that wandering community. This was A. C. S. Vivian, remembered as the founder of the Elks. He was an English singer and actor who took with enthusiasm to the life of the frontier. For years he knocked about the one-night stands of the West, wasting great talent for his delight in entertaining men across a table. He had been the joy of cow camps, army posts, lumber towns. In Leadville he held forth, after the performance, in a clubroom; it became a Mermaid Tavern; the wits of the camp gathered to break lances with him. One morning Vivian came home to his actress wife, gasping and coughing. Pneumonia! In three days he was dead. The bands of Leadville, heading his funeral, played Ten Thousand Miles Away on the march to the cemetery. Texas Jack Omahundro went the same way. A Virginian with the touch of old Indian blood from which he took his name, Omahundro had been a bronco-buster without equal; afterward he scouted with Buffalo Bill. He was Colonel Cody's original partner in the show business. But Texas Jack fell in love with a dancer. He followed her to Leadville. She accepted him, and they were married. Texas Jack lingered until she should play out her engagement. He became very popular. When he died the cattlemen put up a wooden headboard decorated with a painting of his horse, his guns, his saddle, his cards and his quirt. That served for twenty-eight years. Then Buffalo Bill came along with his Wild West show. One day he marched the cowboys, the Indians, the Cossacks and the other rough riders of the world over to the cemetery; they stood in hollow square about the grave while Buffalo Bill dedicated a new marble monument to Texas Jack.

Invading the Saloons With His Message of Redemption

"How Many of These Fellows Can I Buy Out?"

The Church Militant Comes to Town

I HAVE mentioned Parson Tom Uzzell. He was a Methodist circuit-rider just out of the seminary when he entered the camp in 1878. He anticipated the Salvation Army by invading the saloons with his message of redemption. Always two contradictory streaks ran through those rough, unfeminized men of the frontier: a hidden but passionate sentimentality and an open recklessness in vice. Uzzell, with his rough and sincere method, got down to the sentimentality. When he prepared to build his church he proceeded from saloon to saloon, collecting. The camp came up magnificently. One bartender offered him a barrel of whisky. "Keep that to pickle the devil with," said Tom Uzzell. "Your money is bad enough, but it will do God's work!" In another saloon he had made a good collection. Said a miner: "Now that we've helped you out, Parson, have a drink with us!" Uzzell refused. Before the row was over the Parson was under the Christian necessity of thrashing the miner. Perceiving that liquor lay at the bottom of the brawls, the senseless murders which so disgraced the camp, Uzzell imported temperance workers and started a white-ribbon crusade. The saloons *en route* used to close bars and games for a half hour to give the Parson a hearing. A fighter, though of a different kind, was the Reverend W. H. Claggett, the Presbyterian minister. During the epidemic of lot-stealing Claggett heard that the site which he had purchased for the First Presbyterian Church was being jumped. He ran downtown. Sure enough, two men were driving a stake as mark of possession. Claggett threw his body over the head of the stake and yelled lustily for help. Members of the congregation heard him and drove the jumpers away at gun-muzzle.

"What could we do?" bitterly complained one of the lot-jumpers afterward. "I couldn't soak a Holy Joe!"

Father Robinson was already established—he had been the priest at California Gulch. Before the city possessed even a tenth-rate hotel he was building a big brick church. The Leadville Chronicle, besides its free and

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When the Bottom Fell Out

STORIES AND LESSONS DRAWN FROM PANIC DAYS

By
John Mappelbeck

DECORATED BY PAUL BRANSOM

AFTER two years of slack times and adjustment the United States is now resuming normal business again and recovering from the panic of 1907. In the belief of competent authorities, we have the solidest sort of commercial bottom under us at present and need only let down our feet and walk ashore. It is expected that 1910 will be a year of unprecedented prosperity.

So, it is time to tell a few stories of the days when the bottom fell out altogether, and to pass along some of the lessons that men drew from their panic experience.

The cause of the panic is now embalmed in mythology.

One of the most satisfying accounts is that which makes the crisis a personal matter between President Roosevelt and J. Pierpont Morgan. In the beginning, as the story goes, patient Mr. Morgan waited on willful Mr. Roosevelt, warned him that he was endangering the country, and asked him to stop. The President didn't stop. Again Mr. Morgan went, with the same outcome, and a third time. Finally he announced that the dire consequences must be on Mr. Roosevelt's rash head, and departed for Europe to arrange for those consequences.

This legend contains personality and mystery, and is bolstered up by outer facts—for instance, Mr. Morgan certainly did go to Europe, and, moreover, there is no doubt about the consequences. That is only one of the myths, and they are recounted in Wall Street as reverently as in any country store.

The truth is, however, that the bottom fell out because it had got too far from the top. During ten years of prosperity prices had risen, and wages, and activity was such that nothing seemed impossible. At the commencement of the panic year conservative business men were speculating in their own commodities. All enterprises and interests were widely extended on borrowed money. Eventually the inflation reached a point where lenders of this money feared for its safety and began to call it home, and the outcome of a widespread, zealous movement to put the commercial house in order was that the commercial house was pulled down. Panic came. Credit disappeared. Real money vanished, and a shrinking volume of business had to be done with imitation money. Every business man was suddenly thrown upon his bare ability and character, and had to carry not only his enterprises through on what he was himself, without the ordinary aids of commercial organization, but also each separate deal through on its individual merits in the same way.

Setting the Alarm Clock a Week Ahead

A WHOLESALE merchant in the Northwest was caught with all sails spread. His establishment was full of goods bought at top prices, and these goods had been paid for with money borrowed on notes which were coming due almost daily. His financing, in other words, had been done in the belief that inflation was normal business. Like every other man who pulled through, however, he resolutely set his face into the gale and stuck to the rudder. Day by day, as notes fell due, he found ways to take them up or get extensions, and every night, when he went home, his wife was waiting to soothe him and prepare him for another day.

"What time shall I call you, dear?" she would ask, and he would name an early hour, telling her something about tomorrow's difficulties—there were sometimes two or three notes to be dealt with.

One evening, after three weeks of this strain, he was astonished to see, on looking over his schedule, that no obligation had to be met for several days. That night when his wife asked what time she should wake him he sighed in relief:

"Call me when the next note matures!"

Many a business man had unsound practices burned out of him in this fiery furnace, and if he came out at all, brought little but sound principles. And the general agreement today among those who went through the ordeal is that, while trial by fire isn't pleasant, it is still worth all the anxiety and danger.

Two partners had a comfortable growing business, and worked in harmony on all points save one. That was character of customers. The senior was somewhat lax, and sold to concerns whose patronage was more or less undesirable because of tricky methods and unsavory reputation. The junior partner had broader views of business, and urged that these customers be quietly dropped altogether, and trade built among the most reputable houses. Occasionally they talked it over, but no action was taken.

"I'll admit these people are a bit off color," the senior partner would plead, "but they pay their bills, and we need the business while we're growing. Their money is as good as anybody else's, you know."

When the panic came it demonstrated what thousands of executives know—namely, that one dollar isn't always as good as another in business. For all those questionable customers went into bankruptcy at the first blast, and the firm lost forty thousand dollars through them. The senior partner has been under a physician's care ever since.

Another proof that one customer's money may be worth less than it seems to be was found in numerous instances where debtor houses evaded their full obligations by sharp practice. In one instance a bill of twenty-five thousand dollars for merchandise was due about the time the crisis came. The debtor, instead of paying cash, forced his creditor to put up with a six months' note. The latter was met at maturity, when money pressure had been relieved. But meantime the creditor, unable to realize on the note, had to finance his way out of difficulties with money borrowed at high interest. There were many such cases. The general effect was to throw all the weakness of doubtful customers on strong houses. But it was probably worth what it cost to the latter to learn how to discern to whom it is best to sell. That was the lesson drawn in this particular case, for after the tricky debtor had paid his note he sent in another order, only to receive a hint that he might find it more congenial to trade elsewhere.

Some of the best stories of the crisis rose out of emergency currency, consisting of checks drawn in small denominations by business houses in many cities. These passed from hand to hand. Wages were paid in that medium, and street-car companies in some places would accept a two-dollar check for fare, the conductor giving change in street-car tickets, which were used, in turn, for fractional money. This currency was not strictly legal, much less real money. But in the dire need for something to facilitate business it was freely accepted. New York City issued an emergency currency which was in denominations of five, ten and twenty thousand dollars. These checks were not passed from hand to hand, however, like the small ones used in other cities, but were restricted to banking circles.

When an innocent old gentleman arrives in Wall Street from his home in the South, bringing a hundred thousand dollars, it might be reasonable to assume that he is a lamb, coming for the shearing. But he isn't, always.

Exactly that sort of Southern gentleman appeared at the offices of a large commercial-paper house during the stringency. Half the country was doing business on checks. Cash was being bought at a premium in Wall Street. The Southerner had more than a hundred thousand dollars in the emergency currency of a Western city, which was at several per cent discount then. He was worried, he explained. Banks were suspending, stocks and bonds tumbling, and even the solid ground seemed to tremble. He wanted to put himself in the hands of the commercial-paper men. Mills must go on, and so must merchants. He would buy notes of solid concerns, getting his money back after they had weathered this storm, and his good friends, the commercial-paper men, would use their wide knowledge of credits in selecting sound paper for him.

Paid Back in His Own Coin

THE house sold him what he wanted, taking his "shinplasters." Some of this currency was immediately shipped to its branch office in the city of issue, while the rest was placed with customers who had notes maturing at banks in that city, and who could use it in liquidation, saving the discount at which it passed from hand to hand in general transactions.

The very next morning, however, before the offices were opened, this innocent Southern customer was back, and more worried than ever. He had reconsidered the transaction, he said, and decided on another form of investment. In gratitude to his new Wall Street friends, who had been most kind, he should keep part of those notes. But he brought back eighty-five thousand dollars' worth of the commercial-paper, and wanted his money returned.

Then the brokers saw that this guileless Southern gentleman, far from being a lamb, was an exceedingly wily old goat. He had waited over night to give them a chance to ship off his "shinplasters." By demanding most of the money back next morning he had counted on getting their New York check, which could be deposited at par, or at least New York emergency currency, which also passed at face value. His Western "shinplasters" were at such discount that the difference in exchange might mean a couple of thousand dollars.

The brokers were willing to buy back the notes, but said they could not pay him for several days. The Southerner stormed, and demanded immediate payment. But the brokers were firm, and he had to accept their terms. A telegram went off that very hour to one of their branch offices, and within three days the Southerner called and got eighty-five thousand dollars in exactly the same kind of "shinplasters" he had paid.

On this transaction, of course, the Southerner lost nothing but his personal expenses in coming to Wall Street. For he took home just the sort of emergency currency he had brought.

But the commercial-paper house, in those four days, cleared five hundred dollars on the deal! This was accomplished by its widespread organization of branch offices over the country, enabling it to dispose of or obtain the emergency checks of any center, and take advantage

of discounts, and also to the fact that, in dealing with both banks and borrowers, it could dispose of emergency currency at a profit. During the blackest days of the panic this house paid rent and expenses at many of its branch offices by clearing its own exchange inside its own organization, instead of through the banks.

Another case where money was made on emergency currency through the aid of a national organization was that of a chain of five-and-ten-cent stores. In one of the cities where emergency currency appeared first, in the form of small checks paid out by mills and factories in wages, the local store in this chain found its sales suddenly rising. Workmen came on Saturday and Monday nights, made small purchases, tendered checks of one to five dollars denomination, and got silver in change. It was fine trade, the manager found, and he could hold it as long as cash was available to accommodate customers. But presently cash ran short. The company owning these stores does a business of many millions yearly, but banks locally wherever it has a store. The manager went to his local bankers and explained the situation. They were reluctant to let him have cash. Then he wrote his home office, and the company wrote the bankers that, unless cash were supplied, it would ship coin from New York, and might find it convenient in that case to centralize its banking. After that he got enough money to keep on.

Few things were made so clear during the panic as the wrong way of extending a business, and also the right one. Houses extended in their purchases and financing were in greatest difficulties, while those extended geographically, like the commercial-paper concern, were usually in position to relieve themselves by transferring money from one point to another, and often made profits through the very oddities of the situation.

Some of the big department stores, for example, with goods ordered far in advance, and bills several months in arrears—for it is the policy of these stores to let the seller do as much of the financing as possible—found themselves in grim straits, and were brought through only by most able management, aided by powerful connections.

A large mail-order concern was caught in strange difficulties. For several years it had been inviting bank deposits from its customers, paying five per cent interest on such money instead of the three and four per cent obtainable at local banks through the territory where it does most of its business. This money could be used as capital, so it was worth five per cent to the house on a lot basis. Besides, depositors were permitted to check against their accounts in paying for merchandise, and thus it also had prime selling value.

When the storm broke, hundreds of these depositors began writing to the mail-order concern for their money, asking to draw it out by mail. The house had put these hundreds of thousands of dollars in merchandise, and was even pressed for cash to pay wages. Though perfectly sound and solvent, it faced a little crisis of its own. It is said that the situation was saved by a letter, written by an executive, frankly explaining why it was not possible to allow withdrawals, and bringing back absolute confidence among the customers whose money was tied up. Until after the panic was over nothing of this difficulty transpired, apart from momentary rumors. On the other hand, where business was extended through branch offices and foreign connections, problems were simplified.

Organizations of great magnitude, like those of the express companies, came through easily by moving cash about from one city to another, and bringing gold from abroad. In most cases of this sort thousands of dollars were cleared on the transactions, often conducted wholly inside the companies' own organizations.

A subscription-book house in New York made money by moving men to get revenue. The crisis itself was met by importing gold from its London office. When business depression followed, and salesmen found it impossible to sell fine editions in this country or England, the house shifted its best canvassers to Japan, China and Australia, where sales produced good revenue for months.

One prediction freely made during our prosperity was that, in the event of hard times coming upon the United States, our manufacturers would seize the opportunity to go abroad and build up export trade in earnest. This was not realized except in a few instances where men were sent far afield, as by this book concern, and even then the thing was chiefly a makeshift. For, when times were hard with us, they were harder abroad, and when there was no business to be had at home, there was even less in most European countries.

One of the express companies lost money in a singular way during the weeks when there was a premium on currency. It handles every year millions of dollars' worth of import merchandise, consigned by foreign manufacturers to American merchants. Such consignments are cleared through our customs houses' at seaboard on arrival, and then forwarded to the consignees inland, a single charge being made for the whole transaction,

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A Little Matter of Salvage

The Fighting Scotchman Hangs On

By PETER B. KYNE

ILLUSTRATED BY SIDNEY M. CHASE

LUMBER freights were decidedly off. As a matter of fact, the market had gone to pieces, and "Old" Hickman was disturbed. Standing before the grimy window of his private office in the faded old red-brick building in East Street, Old Hickman looked out over the waterfront—out across the bay, beyond Goat Island, to where the fleecy clouds drifted over the summit of Mount Diablo. Before him the white ferryboats surged backward and forward between the big ferry depot and the Oakland mole.

Up the bay, toward Mission Rock, an Italian cruiser swung at anchor, side by side with three big battle-ships of the Pacific squadron. Beyond the warships a score of full-rigged ships lay awaiting grain charters.

There was something in that forest of masts—in the little launches coughing to and fro between the great hulls, with their black-painted ports looming up along the gray sides—something in that grand panorama of wharf and bay and mountain that soothed and thrilled Old Hickman always. In all his busy life he had known no odor so sweet as the smell of the docks. He sniffed it now through the open window as it floated up from Howard Street bulkhead, where a whaler, just back from the South Seas, disgorged the season's catch.

To Old Hickman's money-worried soul it all whispered of life. The red, white and blue funnels of the army transports smiled at him over the roof of the transport dock. The black bulk of the dirty Norwegian collier, steaming in past Alcatraz, was always beautiful to him. Whenever harassed or worried he sought the window and gazed on life—his life—a life he had helped to create. Even now as he gazed his hard old face softened, his wizened hands ceased their restless tattoo on the window-sash. A steam schooner slipped down the bay past the dirty Norwegian collier and turned her blunt nose in toward her berth at Pier 12. Old Hickman turned from the window.

"The Trinidad's in from San Pedro," he announced to the outer office. "Just making up to the dock."

Young Hickman rose from his desk and joined his father at the window. He was a clean-cut, well-dressed young man, possessed of a kindly, humorous mouth and calm, gray eyes. To the casual observer Young Hickman seemed to convey the impression that the world was his oyster, which he would open at his leisure.

"Just watch that Scotchman berth her against a flood tide," he said, pulling out his watch. "There isn't a skipper on the coast that can handle a boat like McNaughton. He'll have her tied hard and fast in four minutes."

Old Hickman frowned. "Yes," he answered irritably, "and in five minutes he'll be up here with a requisition as long as original sin. That McNaughton is a good man, Johnny, but uppish, sir—very uppish. He must be taught that a steam schooner can't be run as expensively as a yacht."

"The Trinidad really needs new lines," his son ventured. "He'll dock her in three minutes, by George! or I'm an Indian. And look at that tide! Oh, rats! His spring line has parted."

Young Hickman laughed. "That'll put Mac in a pretty temper," he said as he walked back to his desk. "Handle him with gloves, Dad. Mac is a whirlwind, and we can't afford to lose him."

Old Hickman grunted. He was seldom satisfied. It was a pet theory of his that, no matter how able a skipper might be, there were dozens of skippers on the beach just as able. He watched the Trinidad finish docking. That task accomplished to his satisfaction, Old Hickman's dry mind returned to the subject of dull freights, while his eyes sought comfort for his worried soul out where the fleet of foreign bottoms lay awaiting the cargoes that were to send them homeward to the United Kingdom.

He was still at the window when McNaughton entered the general office and leaned his elbows on the counter. McNaughton was second-growth Scotch—young, big, rawboned. Large snappy black eyes shadowed a stern, strong face, handsome only in its suggestion of strength and clean manhood. He wore a double-breasted suit of heavy blue serge. A uniform cap was cocked truculently over one eye.

Old Hickman turned from the window and met him at the counter.

"Well, Captain? Have a good trip?" Old Hickman assumed a cheerfulness he was far from feeling.

Schmidt and His Crew Fought for the Life That Would Lift the Trinidad Over the Bar

"Fair." McNaughton looked the old man square in the eye. "I want a hawser," he said, "a new seven-inch Manila."

Old Hickman's beetling white brows came together in a sudden scowl. McNaughton scented fight. His snappy black eyes gave notice that he was entirely prepared to meet it.

"What's the matter with your old towline?"

"Rotten!" McNaughton rasped. "Old and rotten! Sisal line. Never was any good. Couldn't tow a ship's boat with it. I want a new seven-inch Manila."

Old Hickman glanced at the clock. The insubordination that shone in McNaughton's eyes, the half-insolent tone of McNaughton's voice, were lost on Old Hickman. He thought only of the expense.

"Can't do it just now," he answered firmly, "with freights from the Sound to Pedro down to four dollars. You'll have to get along with the old towline for a trip or two."

Again Old Hickman glanced at the clock—infallible sign that, so far as he was concerned, the interview was at an end. But the Scotch was up in McNaughton.

"I've listened to that tale for eight months. Mr. Hickman, the inspectors are after me. We sail at five o'clock, and I want that line today. Do I get it?"

Old Hickman walked toward the private office. "No!" he roared, turning for an instant to glare at McNaughton.

The skipper's black eyes blazed fire. His great fist came down on the counter with a thud that jarred the ancient inkstand with its ill-assorted array of corroded and worthless pens.

"Then I quit!" he roared back. "When I finish this trip to the Sound you have a new skipper to take charge of your floating coffin. I'm through."

The office door closed with a crash. McNaughton was gone. Young Hickman came in from the private office.

"What's wrong?" he asked. "Left in a hurry, didn't he?"

"He's quit," fumed Hickman senior. "Wants a new seven-inch Manila and wants it now. *Now! Now!*" The old man's voice rose to half a scream. He was furious. McNaughton having resigned, Old Hickman was denied the pleasure of firing him. "He can't have it. So he's quitting next trip. The idea! Freights down to bedrock and sinking three hundred dollars in a new hemp line that he won't use once in five years. A brand-new hemp line to lay in the lazaret and rot. And it's all your fault. Dang you, Johnny! I'd have fired that Scotchman long ago if it hadn't been for you. He's uppish, sir. Uppish to an extreme."

Johnny Hickman bit off the end of a cigar to hide the smile that fringed his humorous mouth. He was a good son. In dealing with his father Johnny always followed the lines of least resistance, for Old Hickman was dwelling in the past and Johnny was a product of the twentieth century. At four o'clock the Bach Ship Chandlery Company received a 'phone order from Hickman & Son to rush a coil of seven-inch Manila down to the steam schooner Trinidad, Pier 12. The Trinidad would sail at five. The Bach Ship Chandlery Company promised delivery at four-thirty, without fail. Young Mr. Hickman hung up and softly whistled the opening bars of the sextet from Lucia. At the window of the outer office Old Hickman watched a gravel scow beating up the bay.

At four-thirty Young Hickman donned overcoat and gloves and called it a day. In the outer office he paused to close down his father's desk, then with good-natured force he jostled the old man away from the window.

"Young man," he said sternly, "you're working yourself to death. Come on up to the club. I can trim you in one rubber of crib. Are you on?"

Old Hickman was touched on his weak spot. He smiled. After all, he was only working for his boy. "You bet I'm on," he answered, and as he looked up into Johnny's smiling face the memory of McNaughton and the Trinidad, rotten towlines and dull freights, vanished from his mind. He reached for his hat and, arm in arm, the two left the office.

At five o'clock, just as Miss Turner, the stenographer, was leaving the office, the 'phone rang.

"Hello!" said a voice. "Is Mr. Hickman junior in? Oh, gone for the day, is he? Well, this is Bach Ship Chandlery Company. Tell him we didn't get that seven-inch line aboard the Trinidad. Got it down to the pier at four-forty, but the wharfinger says she sailed at four-thirty. We'll put it aboard next trip. Give him that message, please."

Miss Turner promised.

. . . . . .

McNaughton bore down on Pier 12 like a huge black cloud. The Trinidad, with steam up, lay in her berth, rising and falling gently with the rip of the tide. She had been McNaughton's first command, and in spite of his anger he paused on the dock and looked her over half tenderly.

Beyond the fact that she was as clean as nine deckhands and a liberal application of holystone could make her, the steam schooner Trinidad had little to recommend her to the nautical eye. Her hull, old and rotten and pitifully lacking paint, was built on lines antiquated and ugly. She squatted in the water for all the world like a great fat duck. A faded house flag, flapping briskly from her maintopmast, proclaimed her one of the lumber fleet of Hickman & Son, though to the veriest roustabout of the San Francisco waterfront it was unnecessary to look to either her house flag or the dirty gilt lettering on her bows and stern as a means of identifying her ownership. The general appearance of the Hickman boats was usually sufficient, for it was a matter of common knowledge in lumber-shipping circles that Hickman & Son never spent a dollar on the upkeep of their boats until actual necessity and the inspectors finally forced them to it.

There Was a Grinding, Tearing, Wrenching Sound. The Water Was Upon Them

The Trinidad, oldest and least valuable of the Hickman fleet, insured to her full value and with her deck equipment run down to a degree that bordered on the criminal, was regarded by every soul that knew her, or pretended to know anything at all about shipping, as the essence of a marine joke. Throughout the entire length of the waterfront, from Meiggs wharf to Hunter's Point, there was but one man who spoke well of her. Henry Schmidt, her stout German engineer, always spoke of her as "an able liddle ship." But then Henry had been chief of the Trinidad since the days when she was considered a marvel of the shipbuilder's art—when she really was "an able liddle ship." Times had changed, but Henry had not. Twenty-eight years is a long, long time to be chief of a boat like the Trinidad.

After all, there was some excuse for Henry Schmidt's pride in the Trinidad. Old Hickman never grudged a dollar on his engines. He was too smart a man not to know the value of speed in a steam schooner as a dividend producer. The Trinidad had two new Scotch boilers, a "composition" wheel of latest design and as good a set of triple expansion engines as Henry Schmidt had ever wiped in all his forty years at sea. Old Hickman would as soon have contemplated bankruptcy as the denial of a requisition from the engine department. Moreover, Henry Schmidt never bothered him personally. McNaughton did. He was continually asking for things—paint, lines, a patent log, a sounding machine—innumerable things, and showing temper when he failed to get them. A smart marine engineer never fights for his requisitions, let freights be what they will. When Henry Schmidt wanted anything he got it. If it was not forthcoming promptly the Trinidad would lay up suddenly to install new brick in the furnace, or patch up the pumps, or repair a leaky tube. Henry always found a way.

McNaughton often wished he was an engineer. He wished it now as he stood on the dock and watched Henry superintending the taking on board of quite a quantity of supplies for the engine department, among which the captain noted ten gallons of boiled linseed oil and a fifty-pound keg of white lead. McNaughton surveyed the blistered sides of the Trinidad and was acutely conscious of the fact that boiled linseed oil and white lead, when properly mixed, make paint. He muttered something ugly and sprang aboard, disdaining the gangplank.

Townsend, the chief mate, saw him coming. "All ready, sir," he called as the skipper appeared on the bridge. McNaughton reached for the whistle cord as the last of Henry's treasure came over the rail. "Cast off your spring line!" he shouted, as with his right hand he reached for the handle of the marine telegraph. A bell jingled in the bowels of the Trinidad. The water around her stern began to boil. The second mate, a Swede, Nelson by name, cast off the stern line promptly at the captain's command, and, with a prolonged blast from her whistle, the Trinidad backed out into the bay. The strong flood tide caught her and swung her around, her blunt nose pointed toward the Golden Gate. McNaughton set her half speed ahead. As she crept slowly seaward past the end of the pier, a dray containing a huge yellow coil of hemp hawser drove in on the dock. The captain of the Trinidad looked back and saw it. Also, he saw the steamschooner John C. Wilkins lying in her berth on the other side of Pier 12. From the deck of the Wilkins "Doughface" Johnson, her captain, waved McNaughton an airy farewell.

McNaughton understood. "Swede luck!" he growled—though Doughface was a Finn—and set the Trinidad full speed ahead.

. . . . . .

Groaning and muttering in her travail as she lifted to the heavy seas, the Trinidad plowed steadily up the coast. It was her third night out from San Francisco. With her squaresails set to take advantage of a stiff sou'east breeze, and her engines driving at full speed, the aged hulk was making a good twelve knots. At nine o'clock the captain left the bridge in charge of the second mate and retired to his cabin. The darkness was intense. The wind was freshening every minute, with a nasty, choppy sea running.

"Looks like we're in for a sou'easter, sir," the mate remarked as McNaughton left the bridge.

"Let her come," the captain answered; "we're running before it. We'll be into the Straits before she breaks in earnest. If the wind increases very much, take in her squaresails. Tell the first mate to call me when he picks up the Umatilla lightship."

It was a little past midnight when McNaughton, awakened by the violent pitching and straining of the Trinidad, reached up and turned on the electric light that hung at the head of his berth. Outside he could hear the rain and spray beating in great sheets on the deck and cabin, while the vibration from the engines told him all too plainly of the heavy seas in which they were racing.

"Blowing half a gale," he murmured as he climbed out of bed and peered at his barometer. "Wonder if that mate—— Holy sailor! *Twenty-eight ten!*"

Five minutes later, in gum boots, oilskins and sou'wester, he fought his way through the rain and wind up to the bridge. The first mate was at the speaking-tube calling for him as McNaughton reached the bridge. He shouted something about a light.

"Can't be the Umatilla light," the skipper answered. "We've been making fast time, but we shouldn't pick up the lightship till about four o'clock. Better go below and get into dry clothes and your oilskins."

Townsend left to change his rain-soaked clothing, and McNaughton backed up against the tiny pilot-house in an endeavor to escape the battery of rain and wind which beat in his face, blinding and choking him. Creaking and groaning and wallowing heavily in the furious sea, the little Trinidad leaped forward into the night. Suddenly out of the darkness a hand reached forth and touched McNaughton's arm. The man was shouting—something about a light.

"Louder, man! Use your lungs! What is it?"

"Lookout reports a flare-up light on the port bow!"

A flare-up light on the port bow!

McNaughton was out on the end of the bridge, hands gripping the cold, wet railing, eyes strained out into the darkness. For several minutes he looked, then away off on the port bow a light flickered faintly for a moment; then, gathering strength, it flared up brightly to several times the glare from an ordinary side light. For fully half a minute it burned, then went out.

"Bed linen dipped in oil," the captain muttered. "Must be in a bad way and running short of rockets. Ah! I thought so," as a blue light shot skyward.

McNaughton stuck his head down over the bridge into the wheelhouse. "Hard-a-port your helm!" he shouted. "Watch for rockets and a flare-up light on the port bow, and keep her headed that way."

Three minutes later a red light shot up from the Trinidad and her searchlight was beating backward and forward against the inky sky. Instantly a blue light answered from out of the darkness.

Presently Nelson came on deck, and the captain sent him below to call all hands. Mr. Townsend, the first mate, in sea boots and oilskins, returned to the bridge.

"Looks like a bit of salvage, sir," he shouted.

McNaughton swore—a bitter torrent of salt-water oaths. "If it's a tow you know where we get off at, don't you? Townsend, that's a prize out there, burning those blue lights. I feel it in my bones, and I'll bet my bare-shanked Scotch soul she's a P. C. liner with a broken tailshaft, and twenty thousand in the job. And me quitting next trip. Yes, I gave him notice, the parsimonious hound. Curse his thin-skinned carcass, it serves him right! And yet, if it's salvage I could use my share ——"

McNaughton's big, wet hand pressed up against his vest pocket and fingered a little square cardboard box. His thoughts for the moment were not of the sea. There was a girl in Pedro, and her hair was red—copper red. She was good to look upon, and McNaughton had planned for a house some day. A little white house with green shutters and a garden in front. A house with a wide porch and a little cupola up on top, fitted up like a pilot-house. He was in Pedro four days in every two weeks ——

"Perhaps the old line will hold her." In the darkness the mate smiled. He understood.

McNaughton came back to earth, or, rather, to sea. "Hold your granny!" he raged. "It won't hold her head up to the sea. I'd as soon use my necktie, I tell you."

A sudden gust of wind blew a sheet of icy rain into the skipper's face and shut off further argument, though McNaughton continued to growl to himself as they steamed steadily toward the distressed vessel. Presently her side lights were in view, and clear above the scream of the gale through his rigging McNaughton heard a prolonged blast from her siren. Some sixth sense told McNaughton she was not a steam schooner. His sailor sense told him that no vessel could live long, wallowing in the trough of such a sea as was now running.

McNaughton was a born fighter. "Mr. Townsend," he shouted, "tell Mr. Nelson to get out that old hawser. And you stand by with the line gun to shoot it aboard if she needs it. We'll do our best. Ought to be close enough to pick her up with the searchlight pretty soon."

Ten minutes later the lights of the stranger showed up so close that McNaughton put the Trinidad under a slow bell. Cautiously the little steamer approached as if feeling her way through the darkness, and McNaughton bent his searchlight in the direction of the little twinkling lights. Three hundred yards away, laboring in the trough of the sea, broadside on and with every sea breaking over her, lay a big steel tramp steamer. Even in that brief, blinding glance McNaughton saw that she was heavily loaded, and under the magic spell of the word salvage he judged that she must have cost, new, not less than three hundred and fifty thousand dollars.

Slowly the little Trinidad circled around the big tramp. McNaughton hailed her through the megaphone.

"Steamer ahoy-y-y-y! Who are you?"

The searchlight showed three men on the bridge of the tramp. The Trinidad circled around to leeward. Presently down the wind came the answer: "British steamer Falls o' Clyde, coal, Nanaimo to 'Frisco. Davidson, master. After web of crankshaft broken. Want a tow to 'Frisco, and let the court settle it. I won't bargain with you."

"Sensible man," muttered McNaughton. In the glare of the searchlight Townsend saw him break into a smile.

"Townsend, she has fifty thousand in coal aboard, and she's only three years old. I was in Glasgow when they launched her. Man, but there's a pretty penny in this," he cried exultingly. "And I'll have it. Stand by to shoot that old shoestring aboard. We'll take a chance."

Once more the Trinidad circled around the Falls o' Clyde, and McNaughton again threw his searchlight on the wave-beaten derelict. As they swung up into the wind and passed the tramp just forward of amidships, McNaughton grasped the whistle cord.

"Stand by for the line!" he roared through the big megaphone, and gave the signal to Townsend—one short blast of the whistle. It was a fair shot, and the heaving line from the Trinidad fell fairly athwart the deck of the tramp. Fifteen minutes of rapid work and the ancient hawser slowly grew taut—very slowly—for Henry Schmidt was on watch in the engine-room, and McNaughton never left the bridge. Gently, carefully, they nursed her. Little by little the line stretched out, and the great, black bulk of the tramp came up from a smother of foam and lay bow on to the wind and sea. Through the speaking-tube the captain's hoarse voice came down from the bridge into the engine-room where Henry Schmidt watched the play of his beloved engines.

"Nurse her, Henry! For the love of the Lord, nurse her easy. Don't let your assistants touch those engines till daybreak. We've hell's own prize on a rotten towline, and it's up to you and me. We'll just hold her head up to the sea until daylight, when we can see how she's acting."

"*Ja*," answered Henry placidly. "Ve hold her all righd."

"Any leaks in your engine-room, Henry? This strain will pull the eternal whey out of her. I'm afraid when we start to tow she'll get rid of oakum like a seasick passenger."

Henry's patient voice was vibrant with pride as he answered: "No leaks. Ve hold her all righd. She iss a noble liddle ship."

Under date of 1:30 A. M., January 18, McNaughton made an entry in his log.

. . . . . .

The Hickmans, father and son, always lunched together at the Merchants' Club. Punctually at two o'clock each day they entered the rooms of the Merchants' Exchange, where for half an hour they gossiped, smoked, made charters and assimilated the latest marine intelligence. It lacked a quarter of two when the Hickmans appeared on 'Change on the afternoon of January 20. Old Hickman hurried to the secretary's desk.

"Any news of our Trinidad, Hayes?" he inquired anxiously. "She was due at Hadlock early yesterday, and up to noon today she hadn't arrived."

Hayes waved his hand toward the blackboard, around which quite a crowd of shipping men had gathered. "Maybe that explains it," he said.

Old Hickman hurried toward the board. Young Hickman was already there, reading the bulletin as the clerk chalked it down:

"She Vos a Noble—Liddle—Ship," He Sobbed

P. C. S. S. Co.'s City of Para, Harney, master, arrived at Victoria at 12:30 today. Reports passing a large disabled steamer in tow of a steam schooner, fifteen miles off Cape Flattery at 8 A. M. on the 19th. Both vessels too far off to read their names. Steaming down the coast at the rate of about three knots. Steam schooner doing the towing is about six hundred thousand feet lumber capacity, engines amidships, black with white upperworks. Another steam schooner, thought to be the John C. Wilkins, following up the tow, evidently on chances of speck.

The love of gain swelled up in Old Hickman's money-loving heart. "The old Trinidad for a thousand!" he yelled. "Whoop!" and his rusty old stovepipe hat went sailing skyward. He caught it again as it came down. "Bet anybody a ten-dollar hat it's the Trinidad."

Leach, of Higgins & Leach, pressed through the crowd. "I'll go you for that hat!" he snapped. "Our Amy Lee is two days overdue at Port Townsend. She answers that description and should have been in that latitude on the eighteenth. A ten-dollar bonnet it's the Amy. And another hat that, even if it is the Trinidad, she hasn't a line aboard fit to tie a hog, and she'll lose her tow to the John C. Wilkins."

Old Hickman flushed. "I'll take you on the first hat," he said lamely. Already his conscience was troubling him. He was thinking of a new seven-inch Manila line.

"And I'll take that other bet," Young Hickman answered. "And if you want to show your sporting blood I'll bet you five thousand, even money, that if it is the Trinidad she brings her tow to a safe anchorage in San Francisco Bay, without help and with her own towline."

Old Hickman turned toward his son and raised his hands in agonized horror. "Johnny, boy, for Heaven's sake don't go crazy! You know her hawser is ——"

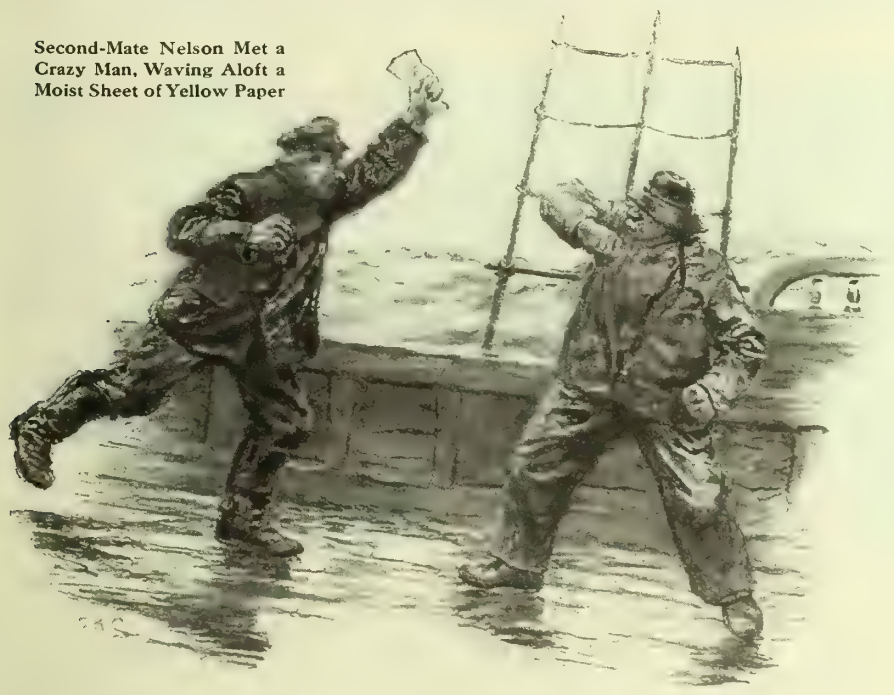
"Taken!" snapped Leach. "I'll go you if I lose."

"You're on!" yelled Johnny Hickman. "We'll deposit our checks and a memorandum of the bet with Hayes. Here, Dad, let up. I know what I'm doing. I tell you, that big Scotchman is a bulldog. He'll never let go anything he sinks his teeth into. Come on, Leach. Let's see the color of your check."

The news spread through the Exchange like a drop of oil in a bucket of water. Men crowded around to gaze at Young Hickman, the loose-fingered son of a tight-fisted father; a cocksure young idiot who bet his money so recklessly that it gave the old fellows a heartache. The excitement was intense as, with each repetition of the story, the bet increased in magnitude. Old Hickman could be seen forcing his way through the crowd, arguing and pleading with his spendthrift son. Young Hickman only laughed as he wrote his check and handed it to Hayes. Old Hickman made a wild grab for the check, but was a little short. The crowd fell apart as Johnny came back from the secretary's desk, gently leading the irate old man toward the door.

"Come on, Dad. Let's get back to the office. Quit kicking now and don't raise a scene. I tell you it's all right."

"I'll see you further, you rat, you!" screamed Old Hickman. "You ought to be horsewhipped. It's gambling! It's wrong, Johnny, it's wrong. Dead wrong. Five thousand dollars!" he shrilled. "Why, it took me



Second-Mate Nelson Met a Crazy Man, Waving Aloft a Moist Sheet of Yellow Paper

en years to get half that much together. It's gam-ling! Don't you understand? It's gambling! What vill you say to mother when this foolishness comes ut in the papers?" He dragged his son over toward he weather chart. "Idiot!" he cried. "Can't you ee she's out in a hurricane?"

With some difficulty Young Hickman succeeded n getting the old man out into the corridor and clear f the crowd. As they turned down California Street ohnny slipped his arm through his father's.

"Dad," he said gently, "it's like taking pennies rom a blind beggar. I sent Mac down a new seven-nch Manila just before he left and after you refused im. 'Phoned Bach to rush it down to the dock '. D. Q."

Old Hickman paused dead in his tracks to let this nholy confession sink in. Gradually the knowledge irculated through his system. His shriveled old face roke into a cunning smile. He closed one eye know-ngly and with a world of affection stiffened his thumb nd dug Johnny in the short ribs. Johnny Hickman aughed. After all, the world was his oyster.

There was joy in the Hickman office that after-oon. Old Hickman was too excited to sit at his esk. He walked miles up and down the dingy outer ffice. Had the Hickman lair boasted an office cat, t is quite within the realms of possibility that Old Hickman would have refrained from kicking the cat.)ccasionally he would pause to slap his thin leg and oice his ecstasy in such expressive exclamations as: "Well, y the Great Hanky Pank! If this isn't the slickest thing ever put over!"—already Old Hickman was taking the redit to himself—and: "Suffering Cyclops! If that Scotchman lets go! But no, he won't. Johnny is right. He'll hang to her while the Trinidad holds together."

In the private office Young Hickman rested his fault-essly-shod feet on his desk and whistled the chorus of a ong that had been running through his head of late. 'resently he laughed—a long, jolly, satisfied laugh.

"Lord, what luck!" he said. "Mac never could have eld her with the old line. What luck! What luck!"

Miss Turner looked up from her typewriting.

"Oh, is that the line you ordered from the Bach Ship Chandlery Company? Because if it is I forgot to tell you hey didn't get it aboard. Mr. Bach 'phoned after you eft that day. They got the line down to the wharf at our-forty. The Trinidad was scheduled to sail at five, ut the wharfinger said she left at four-thirty. He told ne to tell you and I forgot."

Young Mr. Hickman stiffened out in his chair. His alm, gray eyes stuck out like a crab's, and for one awful noment rested on Miss Turner. In the outer office Old Hickman was softly whistling Juanita—infallible sign hat his soul was at peace.

"O-o-o-o-h, Mo-o-o-ses!" said Young Hickman. He aid other things—to himself—for several minutes. Then ie removed his feet from the desk, sighed and thought-ully, very thoughtfully, bit off the end of a cigar.

. . . . . .

The gray light, stealing out of the leaden east on the norning of January 18, found the Trinidad still fast to ier prize, her head up to the storm, both vessels laboring n the heaviest sea McNaughton had ever seen. The vind was blowing with unabated fury, and a cold, biting ain, mixed with hail and occasional small flakes of snow, ell incessantly. Wet and chilled to the bone, McNaugh-on left the bridge in charge of Townsend and went aft for look at his hawser. The line, frayed and worn and with twelve-foot splice almost in its center, rose and fell on he crest of every wave. It was holding! But then, they

McNaughton saw That She was Heavily Loaded

were practically hove to! And when the actual towing commenced in the face of that wind and sea McNaughton knew the line would snap like twine.

It almost made him sick to look at it. There she lay—a clear thirty thousand dollars at the very least. McNaughton had never heard of a bigger bunch of salvage so near and yet so far away. He turned and walked forward to the galley for a cup of coffee. Here he found Nelson.

"Nelson," he said, "that line won't hold half an hour. It breaks my heart to cut the salvage in half, but half is better than nothing at all. We'll have to borrow a line from the tow. Finish your coffee and signal her for her line. Nice, elevating job for a sailor man, isn't it?"

Nelson gulped his coffee and withdrew. A little later he stuck his head into the galley.

"They'll put their line aboard whenever you're ready, sir."

"Tell Townsend to give her full speed ahead. We'll see how long she lasts."

Three hours passed and still the line held. Nelson, going aft to read the log, reported progress of a trifle less than three knots an hour. The wind, if anything, was increasing in velocity, and the seas broke over them with greater frequency. The lower deck was continually awash, and at McNaughton's command lifelines were stretched fore and aft. Suddenly, as the Trinidad lifted her creaking bulk on the summit of a huge green comber, McNaughton saw the line stretch taut, clear of the water. For barely a second it hung quivering, then with a report like a rifle-shot it parted at the splice.

"Hard-a-starboard!" yelled the captain. "Nelson, take an axe and cut away that hell-bent fragment. I don't want to see it again. Mr. Townsend, stand by to receive the line from the steamer."

It took three shots from the line gun and forty minutes of such seamanship as few men will ever see, before the hawser from the Falls o' Clyde was fast on the bitts of the Trinidad and both vessels stretching away once more into the south. McNaughton left the bridge and strode aft to look at the line. The men shrank back as the big Scotchman turned from them with a bitter, sneering laugh.

"*That* line will never hold her. Our British brother sails for a nickel-pincher, too, it seems." Growling and cursing, the skipper returned to the bridge.

All that day—all through the long, howling night, the brave little Trinidad hung to her prize and fought her way blindly down the coast through the rain and sleet. The weather was so thick that even in daylight they could not see more than half a mile in any direction, and the barometer, continuing low, gave no sign of any decrease in the fury of the storm, which doggedly contested every inch of their patient advance.

Just after daylight on the nineteenth the steam schooner, John C. Wilkins, northward bound, passed within a quarter of a mile of them. On her bridge McNaughton could see her captain, "Doughface" Johnson, with his binoculars up to his eyes. When McNaughton looked again the John C. Wilkins was turning, preparatory to following in the wake of the tow. The significance of the move was not lost on McNaughton, who cursed aloud:

"You damned Finn! You marine scavenger! You salt-water impostor! You see a chance to steal her, don't you? Don't you, you dog? I'll ram you before I let you get her."

The Wilkins was now steaming abreast the Falls o' Clyde, and as close as Doughface Johnson dared. All day he hung there. During the night the storm increased, and the Trinidad and her tow made but little progress. When morning dawned on the twentieth Doughface Johnson was still abreast the tramp, his hungry eyes always on the frayed towline. Frequently McNaughton saw him, megaphone in hand, talking with the British captain. Mentally, he promised the Finn a wonderful beating when next they met in port.

The patience of the Finn was surpassing, but not surprising. Doughface Johnson knew his chance would come, as did McNaughton also. At eleven-thirty on the twentieth McNaughton heard the sound for which they had both been waiting—the shotlike report of the hawser as it parted.

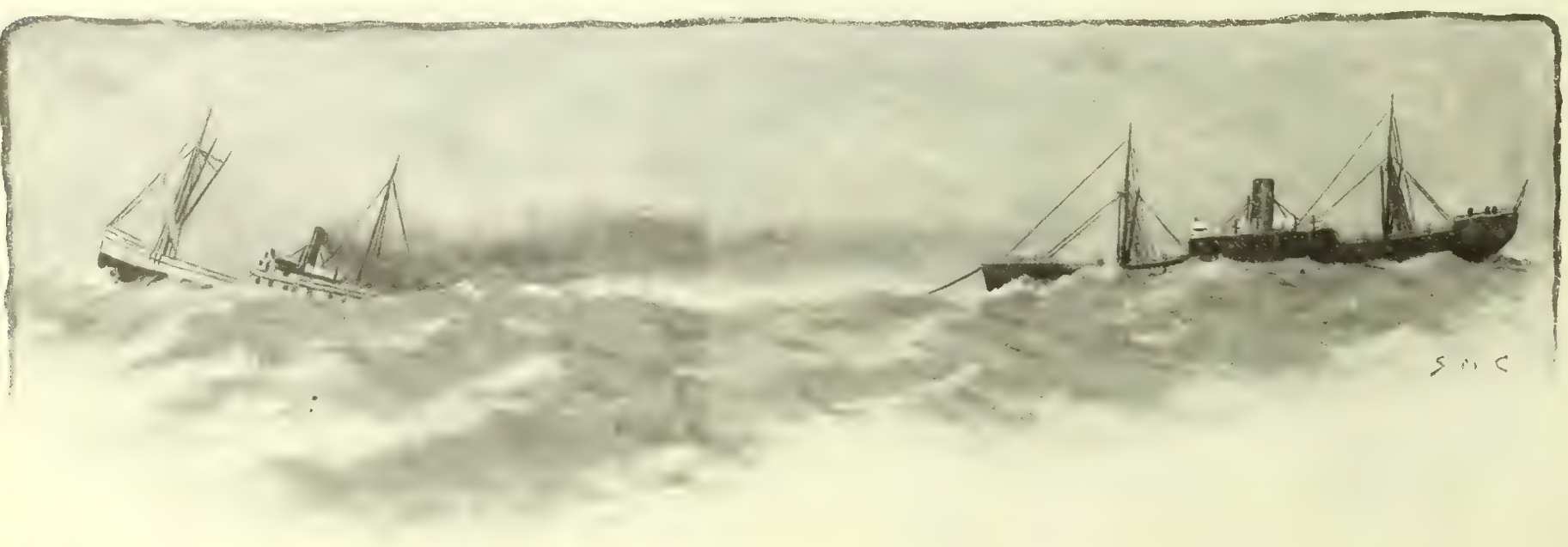
Doughface Johnson's chance had come. Not for naught had he burned his coal for the past twenty-four hours. It took the Finn just twelve minutes to put his line aboard the tramp. It was a nice new line, stiff and yellow. As the Trinidad came about McNaughton eyed it through his glasses, praying that it might break, knowing that it wouldn't. He felt oppressed, crushed, disgraced—thoroughly humiliated. In every port from Puget Sound to San Diego he was to hear of this for months to come. He could almost hear the Swedes and Finns in the Fair Wind saloon in East Street bragging and laughing, telling, with much blowing of froth from tall schooners of steam beer, how Doughface Johnson had beaten the Scotch Devil to it.

Nelson rushed to the stern of the Trinidad and with an axe cut away the broken length of hawser still trailing from the bitts.

When his hawser was fast to the tramp and everything in readiness to commence the long tow, to Doughface Johnson, glancing back across the wild stretch of foaming, storm-tossed ocean, the Trinidad was but a black speck on the horizon, northward bound, to load lumber at Hadlock for San Pedro. The Finn chuckled as the gray mist swallowed her.

At four o'clock that afternoon a wireless from the Helena, of the North Pacific line, to the station at Tillamook Head, and by the Tillamook operator relayed to San Francisco, reported passing the steam schooner Trinidad off Columbia River, northward bound, and five

(Continued on Page 37)



THE DANGER MARK

By Robert W. Chambers

AUTHOR OF THE FIGHTING CHANCE AND THE FIRING LINE

ILLUSTRATED BY A. B. WENZELL

XIX

THE chronology of that last dark and bitter week in November might have been written "necrology."

On Monday Colonel Mallett died about sundown; on Wednesday the Honorable John D. Ellis, while examining an automatic revolver, met with one of those fatal accidents that sometimes happen in times of great financial depression.

Thursday Amos Flack carelessly disappeared, leaving no address; and on the last day of the week Emanuel Klawber politely excused himself to a group of very solemn gentlemen who had been assisting him in the well-known and popular game of "Hunt the Books," and, stepping outside the door of the directors' office, carefully destroyed what little life had not already been scared out of his three-hundred-pound person.

It had been raining all day; Dysart had not felt very well, and Klawber's unpleasant performance made him ill. He stood in the rain, watching the ambulance arriving at a gallop, then, sickened, turned away through the dark and dripping crowds, crossed the street, and, lowering his head against the storm, drove both gloved hands deep into the pockets of his fashionably-cut raincoat and started for home.

It was scarcely two in the afternoon, yet there remained so little daylight that the electricity burned in the shops along Fifth Avenue. Through a smutty, grayish gloom rain drove densely; Dysart's hat and waterproof coat were heavy with it, the bottoms of his trousers soaked.

Passing the Patroons Club it occurred to him that hot whisky might extinguish his cough. The liveried servants at the door, in the cloakroom, the page who took his order, the white-headed butler who had always personally served him and who served him now, all hesitated and gazed curiously at him. He paid no attention at the time, but remembered it afterward.

For an hour he sat alone in the vast, empty room before a fire of English cannel coal, taking his hot whisky and lemon in slow, absent-minded gulps. Patches of deep color lay flat under his cheekbones; his sunken, abstracted eyes never left the coals.

The painted gaze of dead presidents and governors looked down at him from their old-time frames ranged in stately ranks along the oaken wainscot. Over the mantel the countenance of a moose leered at him out of sly, sardonic little eyes, almost bantering in their evil immobility.

He had presented the trophy to the club after a trip somewhere, leaving the impression that he had shot it. He seldom looked at it, never at the silver-engraved inscription on the walnut shield.

Strangely enough, now as he sat there he thought of the trophy and looked up at it, and for the first time in his life read the inscription.

It made no visible impression upon him except that, for a brief moment, the small and vivid patches of color in his wasted cheeks faintly tinted the general pallor. But this died out as soon as it appeared; he drank deliberately, set the hot glass on a table at his elbow, long, bony fingers still retaining a grip upon it.

And into his unconcentrated thoughts, strangely enough, came the memories of little meannesses which he had committed—trivial things that he supposed he had forgotten long ago; and at first, annoyed, he let memory drift.

Imperceptibly, from the shallows of these little, long-forgotten meannesses memory drifted, uncontrolled, into deeper currents; and, disdainful, he made no effort to control it—and later, could not. And for the first time in his life he took the trouble to understand the reason of his unpopularity among men. He had cared nothing for them.

He cared nothing for them now, unless that half-tolerant, half-disdainful companionship of years with De Lancy Grandcourt could be called caring for a man. If their relations ever had been anything more than a habit he did not know; on what their friendship had ever been founded he could not tell. It had been his habit to take from De Lancy, accept or help himself. He had helped himself to Rosalie Dene; and not long ago he had accepted all that De Lancy offered, almost convinced at the time that it would disappear in the *débâcle*.

A curious friendship -and the only friend he ever had had among men—stupid, inertly at hand, as inevitably to be counted on as some battered toy of childhood which has escaped the dust heap so long that custom tolerates its occupation of any closet space convenient; and habit, at intervals, picks it up to see what's left of it.

He had finished his whisky; the fire seemed to have grown too hot, and he shoved back his chair. But the room, too, was becoming close, even stifling. Perspiration glistened on his forehead; he rose and began to wander from room to room, followed always by the stealthy glances of servants.

The sweat on his face had become unpleasantly cold; he came back to the fire, endured it for a few moments, then, burning and shivering at the same time, and preferring the latter sensation, he went out to his letter-box and unlocked it. There was only one envelope there, a letter from the governing board of the club requesting his resignation.

The possibility of such an event had never occurred to him; he read the letter again, folded and placed it in his pocket, went back to the fire with the idea of burning it, took it out, read it again, folded it absently and replaced it in his pocket.

At that time, except for the dull surprise, the episode did not seem to affect him particularly. So many things had been accumulating, so many matters had been menacing him, that one cloud more among the dark, ominous masses gathering made no deeper impression than slight surprise.

For a while he stood motionless, hands in his trousers' pockets, head lowered; then, as somebody entered the farther door, he turned instinctively and stepped into a private cardroom, closing the polished mahogany door. The door opened a moment later and De Lancy Grandcourt walked in.

"Hello," he said briefly. Dysart, by the window, looked around at him without any expression whatever.

"Have you heard about Klawber?" asked De Lancy. "They're calling the extra."

Dysart looked out of the window: "That's fast work."

Grandcourt stood for a while in silence, then seated himself, saying:

"He ought to have lived and tried to make good."

"He couldn't."

"He ought to have tried. What's the good of lying down that way?"

"I don't know. I guess he was tired."

"That doesn't relieve his creditors."

"No, but it relieves Klawber."

Grandcourt said: "You always view things from that side, don't you?"

"What side?"

"That of personal convenience."

"Yes. Why not?"

"I don't know. Where is it landing you?"

"I haven't gone into that very thoroughly." There was a trace of irritation in Dysart's voice; he passed one hand over his forehead: it was icy, and the hair on it damp. "What the deuce do you want of me, anyway?" he asked.

"Nothing. . . . I have never wanted anything of you, have I?"

Dysart walked the width of the room, then the length of it, then came and stood by the table, resting on it with one hand in which his handkerchief was crushed.

"*What* is it you've got to say, De Lancy? Is it about that loan?"

"No. Have you heard a word out of me about it?"

"You've been devilish glum. I don't blame you; I ought not to have touched it; I must have been crazy to let you try to help me ——"

"It was my affair. What I choose to do concerns myself," said Grandcourt, his heavy, troubled face turning redder. "And, Jack, I understand that my father is making things disagreeable for you. I've told him not to; and you mustn't let it worry you, because what I had was my own and what I did with it my own business."

"Anyway," observed Dysart after a moment's reflection, "your family is wealthy."

A darker flush stained Grandcourt's face, and Dysart's misinterpretation of his philosophy almost stung him into fierce retort; but as his heavy lips unclosed in anger his eyes fell on Dysart's ravaged face, and he sat silent, his personal feelings merged in an ever-growing anxiety.

"Why do you cough like that, Jack?" he demanded after a paroxysm had shaken the other into an armchair where he lay sweating and panting.

"It's a cold," Dysart managed to say; "been hanging on for a month."

"Three months," said Grandcourt tersely. "Why don't you take care of it?"

There was a silence; nothing more was said about the cold, and presently Grandcourt drew a letter from his pocket and handed it silently to Dysart. It was in Rosalie's handwriting, dated two months before, and directed to Dysart at Baltimore. The post-office authorities had marked it "No address," and had returned it a few days since to the sender.

These details Dysart noticed on the envelope and the heading of the first page; he glanced over a line or two, lowered the letter, and looked questioningly over it at Grandcourt:

"What's it about?—if you know," he asked wearily. "I'm not inclined just now to read anything that may be unpleasant."

Grandcourt said quietly:

"I have not read the letter, but your wife has told me something of what it contains. She wrote and mailed it to you weeks ago before the crash saying, I believe, that adversity was not the time for the settlement of domestic differences, and that if her private fortune could avert disaster you were to write immediately to her attorneys."

Dysart gazed at him as though stunned: then his dull gaze fell once more on the envelope. He examined it, went all over it with lack-luster eyes, laid it aside and finally began to read his wife's letter the letter that had never reached him because he had used another name on the hotel register in Baltimore.

Grandcourt watched him with painful interest as he sat, hunched up, coughing at intervals and poring over his wife's long, angular chirography. There was much between the lines to read, but Dysart could never read it much to understand, but he could never understand it.

De Lancy tells me that you are threatened with very serious difficulties. Once or twice you yourself have said

s much to me; and my answer was that they no longer oncerned me.

The situation is this: I have, as you know, consulted ounsel with a view to begin proceedings for a separation. 'his has been discontinued—temporarily, at any rate—ecause I have been led to believe by your friend, De Lancy Grandcourt, that the present is no time to add to your erplexities.

He has, I may add, induced me to believe other things hich my better sense rejects; but no woman's logic—hich is always half sentiment—could remain unshaken y the simple loyalty to you and to me of this friend of ours and of mine. And this letter would never have been ritten except, practically, at his dictation. Kindly efrain from showing it to him, as my acknowledgment ere of his influence in the matter would grieve him.

Because he believes that it is still possible for you and ne to return to civilized relations; he believes that I care or you, that in your own leisurely and superficial fashion ou still really honor the vows that bound you—still in our heart care for me. Let him believe it; and, if you will, or his sake let us resume the surface semblance of a ommon life which, until he persuaded me, I was deter-nined to abandon.

It is an effort to write this; I do it for his sake, and, in hat way, for yours. I don't think you care about me; don't think you ever did or ever will. But if my private ortune can carry you through the disaster which is so lainly impending, please write to my attorneys at once, s they have all power in the matter.

The postscript was dated ten days later from Dysart's wn house:

Receiving no reply, I telephoned you, but Brandon says ou are away from the city on business and have left no ddress, so I took the liberty of entering your house, electing this letter from the mass of nine-days-old mail waiting you, and shall direct it to you at the hotel in Baltimore where Bunny Gray says that somebody has een you several times with a Mr. Skelton.

As Dysart read he wiped the chilly perspiration from is haggard face at intervals, never taking his eyes from he written pages. And at last he finished his wife's letter, at very silent, save when the cough shook him, the sheets f the letter lying loosely in his nerveless hand.

It was becoming plain to him in a confused sort of way hat something besides bad luck and his own miscalcu-ations was working against him—had been stealthily noving toward his undoing for a year, now; something ccult, sinister, inexorable.

Grandcourt sat looking at him; there was something n his gaze almost doglike.

"Have you read it?" he asked.

Dysart glanced up abstractedly: "Yes."

"Is it what I told you?"

"Yes—substantially." He dried his damp face. "It omes rather late, you know."

"Not *too* late," said the other, mistaking him; "your ife is still ready to meet you half-way, Jack."

"Oh—that? I meant the Algonquin matter——" He checked himself, seeing for the first time in his life ontempt distorting Grandcourt's heavy face.

"Man! Man!" he said thickly, "is there nothing in that etter for you except money offered?"

"What do you mean?"

"I say, is there nothing in that message to you that ouches the manhood in you?"

"You don't know what is in it," said Dysart listlessly. Even Grandcourt's contempt no longer produced any ensation; he looked at the letter, tore it into long strips, rumpled them and stood up with a physical effort.

"I'll burn this. Have you anything else to say?"

"Yes. Jack, *don't* you care for your wife? *Can't* you?"

"No."

"Why?"

"I don't know." His tone became querulous. "How an a man tell why he becomes indifferent to a woman? don't know. I never did know. I can't explain it, ut he does."

Grandcourt stared at him. And suddenly the latent ear that had been torturing him for the last two weeks ied out utterly: this man would never need watching to revent any attempt at self-destruction; this man before im was not of that caste. His self-centered absorption vas of a totally different nature.

He said, very red in the face, but with a voice well nodulated and even:

"I think I've made a good deal of an ass of myself. I hink I may safely be cast for that rôle in future. Most eople, including yourself, think I'm fitted for it; and nost people and yourself are right."

Dysart gave an ugly laugh and turned short on his heel.

"The whole lot of you make me sick," he said. "So loes this club."

A servant held his raincoat and handed him his hat; he hook his bent shoulders, stifled a cough and went out nto the rain.

XX

BY THE first of January it became plain that there was not very much left of Colonel Mallett's fortune, less f his business reputation, and still less of his wife's ealth. But she was now able to travel, and toward the middle of the month she sailed with Naida and one maid for Naples, leaving her son to gather up and straighten out what little of value still remained in the wreckage of the house of Mallett. What he cared most about was to straighten out his father's personal reputation; and this was possible only as far as it concerned Colonel Mallett's individual honesty. But the rehabilitation was accomplished at the expense of his father's reputation for business intelligence; and New York never really excuses such things.

Not much remained after the amounts due every creditor had been checked up and provided for; and it took practically all Duane had, almost all Naida had, and also the sacrifice of the town house and country villa properly to protect those who had suffered. Part of his mother's estate remained intact, enough to permit her and her daughter to live by practicing those inconsequential economies the necessity for which fills Europe with about the only sort of Americans cultivated foreigners can tolerate, and for which predatory Europeans have no use whatever.

As for Duane, matters were now in such shape that he found it possible to rent a studio with adjoining bath and bedroom—an establishment which, at one time, was more than he expected to be able to afford.

The loss of that luxury which custom had made a necessity filled his daily life full of trifling annoyances and surprises that were often unpleasant and sometimes humorous; but the new and arid order of things kept him so busy that he had little time for the apathy, bitterness or self-commiseration which, in linked sequence, usually follow sudden disaster.

Sooner or later it was inevitable that he must feel more keenly the death of a father who, until in the shadow of impending disaster, had never offered him a very close intimacy. Their relations had been merely warm and pleasant—an easy *camaraderie* between friends; neither questioned the other's rights to reticence and privacy. Their mutual silence concerning business pursuits was instinctive; neither father nor son understood the other's affairs, nor were they interested except as in the success of a good comrade.

It was inevitable that, in years to come, the realization of his loss would become keener and deeper; but now, in the reaction from shock, and in the anxiety and stress and dire necessity for activity, only the surface sorrow was understood—the pity of it, the distressing circumstances surrounding the death of a good father, a good friend, and a personally upright man.

The funeral was private; only the immediate family attended. Duane had written to Geraldine, Kathleen and Scott not to come, and he had also asked if he might not go to them when the chance arrived.

And now the chance had come at last, in the dead of winter; but the prospect of escape to Geraldine brightened the whole world for him and gilded the snowy streets of the city with that magic radiance no flaming planet ever cast.

He had already shipped a crate of canvases to Roya-Neh; his trunk had gone, and now, checking with an amused shrug a natural impulse to hail a cab, he swung his suitcase and himself aboard a car, bound for the Patroons Club, where he meant to lunch before taking the train for Roya-Neh.

He had not been to the club since the catastrophe and his father's death, and he was very serious and somber and slightly embarrassed when he entered.

A servant took his coat and suitcase with marked but subdued respect. Men whom he knew and some men whom he scarcely knew at all made it a point to speak to him or bow to him with a cordiality too pointed not to affect him, because in it he recognized the acceptance of what he had fought for—the verdict that the public exonerated his father from anything worse than a bad but honest mistake.

For a second or two he stood in the great marble rotunda, looking around him. In that club familiar figures were lacking—men whose social and financial position only a few months before seemed impregnable, men who had gone down in ruin, one or two who had perished by their own hand, several whose physical and financial stamina had been shattered at the same terrible moment. Some were ill, some dead, some had resigned, others had been forced to write their resignations—such men as Dysart, for example, and James Skelton, now in prison, unable to furnish bail.

But the Patroons was a club of men above the average; a number among them even belonged to the Pyramid; and the financial disasters of that summer and winter had spared no club in the five Boroughs and no membership list had been immune from the sinister consequences of a crash that had resounded from ocean to ocean, and had set humble and great scurrying to cover in every bourse of the civilized world.

As he entered the dining-room and passed to his usual table he caught sight of De Lancy Grandcourt lunching alone at the table directly behind him.

"Hello, De Lancy," he said; "shall we join forces?"

"I'd be glad to; it's very kind of you, Duane," replied Grandcourt, showing his pleasure at the proposal in the direct honesty of his response. Few men considered it worth while to cultivate Grandcourt. To lunch with him was a bore; a *tête-à-tête* with him assumed the proportions of a visitation; his slowness and stupidity had become proverbial in that club; and yet almost the only foundation for it had been Dysart's attitude toward him; and men's estimate of him was the more illogical because few men really cared for Dysart's opinions. But Dysart had introduced him, elected him and somehow had contrived to make the public accept his half-sneering measure of Grandcourt as Grandcourt's true stature. And the man, being shy, reticent, slow to anger, slower still to take his own part, was tolerated and good-humoredly avoided when decently possible. So much for the average man's judgment of an average man.

Seated opposite to Duane, Grandcourt expressed his pleasure at seeing him with a simplicity that touched the other. Then, in perfectly good taste, but with great diffidence, he spoke of Duane's bereavement.

For a little while they asked and answered those amiably-formal questions convention requires under similar circumstances; then Duane spoke of Dysart gravely, because new rumors were rife concerning him, even a veiled hint of possible indictment and arrest.

"I hope not," said Grandcourt, his heavy features becoming troubled; "he is a broken man, and no court and jury can punish him more severely than he has been punished. Nor do I know what they could get out of him. He has nothing left; everything he possessed has been turned over. He sits all day in a house that is no longer his, doing nothing, hoping nothing, hearing nothing except the childish babble of his old father or the voices from the hall below, where his servants are fighting off reporters and cranks and people with grievances. Oh, I tell you, Duane, it's pitiable all right!"

"There was a rumor yesterday of his suicide," said Duane in a low voice. "I did not credit it."

Grandcourt shook his head: "He never would do that. He totally lacks whatever you call it—cowardice or courage—to do that. It is not like Dysart; it is not in him to do it. He never will, never could. I know him, Duane."

Duane nodded.

Grandcourt spoke again: "He cares for few things; life is one of them. His father, his social position——" Grandcourt hesitated, caught Duane's eye. Both men's features became expressionless.

Duane said: "I had an exceedingly nice note from Rosalie the other day. She has bought one of those double-deck apartments—but I fancy you know about it."

"Yes," said Grandcourt, turning red. "She was good enough to ask my opinion." He added with a laugh: "I shouldn't think anybody would want my opinion after the way I've smashed my own affairs."

Duane smiled, too. "I've heard," he said, "that yours was the decentest smash of the season. What is that Scriptural business about—about a man who lays down his fortune for a friend?"

"His *life*," corrected Grandcourt, very red; "but please don't confound what I did with anything of importance to anybody." He lighted a cigar from the burning match offered by Duane, very much embarrassed for a moment, then suddenly brightened up.

"I'm in business now," he observed with a glance at the other, partly timid, partly of pride. "My father was thoroughly disgusted with me—and nobody blames him — so he bought me a seat and, Duane, do you know that I am doing rather well, considering that nobody is doing anything at all."

Duane laughed heartily, but his mirth did not hurt Grandcourt, who sat smiling and enjoying his cigar and looking with confidence into a face that was so frankly and unusually friendly.

"You know, I always admired you, Duane—even in the days when you never bothered your head about me," he added naïvely. "Do you remember at school the caricature you drew of me—all hands and feet and face, and absolutely no body? I've got that yet; and I'm very proud to have it when I hear people speak of your artistic success. Some day, if I ever have any money again, I'll ask you to paint a better portrait of me if you have time."

They laughed again over this mild pleasantry; a cordial understanding was developing between them which meant much to Grandcourt, for he was a lonely man and his shyness had always deprived him of what he most cared for—what really might have been his only resource — the friendship of other men.

For some time, while they were talking, Duane had noticed, out of the corner of his eye, another man at a neighboring table—a thin, pop-eyed, hollow-chested, unhealthy young fellow, who at intervals stared insolently at Grandcourt, and once or twice contrived to knock over his glass of whisky while reaching unsteadily for a fresh cigarette.

The man was Stuyvesant Quest. Grandcourt's back was toward him; Duane paid him no particular attention,

though at moments he noticed him scowling in their direction and seemed to hear him fussing and muttering over his whisky and soda, which, with cigarettes, comprised his luncheon.

"I wish I were going up to Roya-Neh with you," repeated Grandcourt. "I had a bully time up there—everybody was unusually nice to me, and I had a fine time."

"I know they'll ask you up whenever you can get away," said Duane. "Geraldine Seagrave likes you immensely."

"Does she?" exclaimed Grandcourt, blushing. "I'd rather believe that than almost anything! She was very, very kind to me, I can tell you; I don't know why, because I've nothing intellectual to offer anybody, and I certainly am not pretty!"

Duane, very much amused, looked at his watch.

"When does your train leave?" asked Grandcourt.

"I've an hour yet."

"Come up to my room and smoke. I've better whisky than we dispense down here. I'm living at the club, you know. They haven't yet got over my fiasco at home and I can't stand their joshing."

Neither of the men noticed that a third man followed them. Duane was seated in an easy chair by the fire, Grandcourt in another, the decanter stood on a low table between them, when, without formality, the door opened and young Quest appeared on the threshold, white, self-assertive and aggressively at his ease.

"If you fellows don't mind I'll butt in a moment," he said. "How are you, Mallett? How are you?" giving Grandcourt an impertinent look, and added: "Do you by any chance expect your friend Dysart in here this afternoon?"

"Dysart is no longer a member of this club," said Grandcourt quietly. "I've told you that a dozen times."

"All right, I'll ask you two dozen times more if I choose," retorted Quest. "Why not?" And he gave him an ugly stare.

The man was just drunk enough to be quarrelsome. Duane paid him no further attention; Grandcourt asked him very civilly if he could do anything for him.

"Sure," sneered Quest. "You can tell Dysart that if I ever come across him I'll shoot him on sight! Tell him that, will you?"

"I've already told him that," said Grandcourt with a shrug of contempt.

The weak, vicious face of the other reddened.

"What do you mean by taking that tone with me?" he demanded loudly. "Do you think I won't make good? I've written him, I've asked for an explanation, I've 'm-manded t' know why his name's coupled with my sister's ——"

Duane leaned over, slammed the door and turned short on Quest.

"Shut up!" he said sharply. "Do you hear? Shut up!"

"No, I won't shut up! I'll say what I damn please——"

"You miserable, drunken kid—do you think you would be enhancing your sister's reputation by dragging her name into a murder trial? What are you, anyway? If I didn't know your sister as a thoroughbred I'd have you posted here for a mongrel and sent packing. The pound is your proper place, not a clubhouse," which was an astonishing speech for De Lancy Grandcourt.

Half contemptuously, but with something almost vicious in his violence, he slammed young Quest back into the chair from which he had attempted to hurl himself. "Keep quiet," he said; "you're a particularly vile little wretch, particularly pitiable; but your sister is a girl of gentle breeding—a sweet, charming, sincere young girl whom everybody admires and respects. If you are anything but a gutter-mutt you'll respect her, too; and the only way you can do it is by shutting that unsanitary whisky-trap of yours—and keeping it shut—and by remaining as far away from her as you can, permanently."

Grandcourt went over to Duane.

"The man is sick, helplessly sick in mind and body. If you'll telephone Bailey at the Knickerbocker Hospital he'll send an ambulance and I'll go up there with this fool boy. He's been like this before. Bailey knows what to do. Telephone from the station; I don't want the club servants to gossip any more than is necessary. Do you mind doing it?"

"Of course not," said Duane. He glanced at the miserable, sniveling, twitching creature by the fire. "Do you think he'll get over this?"

Grandcourt looked troubled.

"I don't know what this breed is likely to do. He's absolutely no good. He's the only person in the world that is left of the family—except his sister. He's all she has had to look out for her—a fine legacy, a fine prop for her to lean on. That's the sort of protection she has had all her life; that's the example set her in her own home."

They stood together in silence for a moment; maudlin sniffles of self-pity arose from the corner by the fire, alternating with more hysterical and more ominous sounds presaging some spasmodic crisis.

Grandcourt said: "Bunny Gray has helped me kennel this pup once or twice. He's in the club; I think I'll send for him."

"You'll need help," nodded Duane. "I'll call up the hospital on my way to the station. Good-by, De Lancy."

They shook hands and parted.

At the station Duane telephoned to the hospital, got Doctor Bailey, arranged for a room in a private ward, and had barely time to catch his train; in fact, he was in such a

(Continued on Page 53)

Tumbled Over Sideways, Lying a White Heap on the Rug at His Feet

THE SATURDAY EVENING POST

REG U S PAT OFF.

FOUNDED A: D: 1728

PUBLISHED EVERY SATURDAY BY

THE CURTIS PUBLISHING COMPANY

421 TO 427 ARCH STREET

GEORGE HORACE LORIMER, EDITOR

By Subscription $1.50 the Year. Five Cents the Copy of All Newsdealers.
To Canada—By Subscription $1.50 the Year. Single copies, five cents.
Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions, $2.75. Remittances to be Made by International Postal Money Order.

PHILADELPHIA, SEPTEMBER 25, 1909

A Misplaced Policeman

WE LEARN from the daily press that several gentlemen connected with the "curb market" in New York have fallen into disfavor with the postal authorities through using the mails to sell worthless mining stocks. Why the gentlemen, in prosecuting this undertaking, did not confine themselves to the extensive facilities which the "curb" itself affords for such purposes we do not pretend to know. Certainly it was not from lack of precedent. So far as we remember, no one has ever got into trouble through selling worthless stock on the "curb." The trouble has all come to those who bought.

Concerning the "curb," the Committee on Speculation appointed by Governor Hughes reported: "This open-air market, we understand, is dependent for the great bulk of its business upon members of the Stock Exchange, approximately eighty-five per cent of the orders executed on the 'curb' coming from Stock Exchange houses. . . . The present apparent attitude of the Exchange toward the 'curb' seems to us clearly inconsistent with its moral obligations to the community at large."

The "curb" occupies one of the public streets of New York, with a policeman especially assigned to see that nobody annoys it. That policeman always seemed to us very singularly employed.

The Mote and the Beam

OF REFORM, also, distance makes the heart grow fonder. Some state prisons are breeding-places of tuberculosis, so that to shut a man therein is, in a very literal way, to imperil his life; in some others men are treated with gross brutality. Everybody has read about this and, at the moment of reading, has been properly indignant. But every person in a state prison has had his day in court and been formally adjudged guilty of some crime; so that, excessive as the punishment may be, it resulted from his own fault.

If the humane citizen, at the moment of his indignation against some far-away state prison, had stepped around the corner he might have discovered a nasty, infected town lockup or county jail, reproducing the bad conditions of the state prison under his own nose and hand. Straw beds with coarse pillows black with grease, beds and pillows being changed twice a year; seepage through the floor; boys herded with vicious men—such are features which a commission recently discovered in county jails in New York, in various nice, enlightened, humane, rural or semi-urban communities where the people, no doubt, would be as indignant as anybody else over a bad state prison in Ohio or Illinois. And fully half of the jail prisoners are merely held awaiting trial.

In New York, as elsewhere, we hasten to add, are clean, well-ventilated, well-kept county jails and town lockups. We add, also, that to feel indignant over abuses a thousand miles away is pleasanter than poking around your own neighborhood to find them.

The Inconsistent Cotton Critic

FOR some time, it is said, the demand in England for cotton yarn was below normal, and manufacturers took to cutting prices until a level was reached which did not yield a satisfactory profit. Accordingly, the last of August, Lancashire millowners met at Manchester to form an association, the chief object being to fix a minimum price below which no yarn should be sold. Provision was made to exact a penalty, in the way of a fine, from any manufacturer who sold below the association price. "It is quite evident," remarks an authority on cotton, "that the plan will be of benefit to the trade."

The United States, of course, is the chief producer of raw cotton. The price of that commodity fluctuates much more widely than the price of wheat. The average yearly price, within a period of six years, has varied a hundred and fifty per cent. As between 1903 and 1904 the average price dropped one-third. A fluctuation of a cent in the price means a difference of five dollars a bale, or some seventy million dollars on a crop. About a year ago there was a large meeting of Southern cotton growers for the purpose of forming an association to fix a price below which no cotton should be sold. Commenting upon this our same cotton-trade authority pointed out the egregious folly of "attempting to substitute dictum for the law of supply and demand." The plan, it opined, must have proceeded from "fatuous minds."

For the millowners to fix a minimum price on manufactured cotton is eminently intelligent. For growers of cotton to attempt the same thing is mere folly. The only reason for this difference is that the millowners are large capitalists and the farmers are small capitalists.

The Greed of Man

SIX years ago Oregon passed an act limiting to ten hours a day the work of women in "any mechanical establishment, factory or laundry." A Portland laundryman was prosecuted for violating this act. The case was carried to the United States Supreme Court, which declared the statute to be constitutional.

"Woman's physical structure," says the decision, "and proper discharge of her maternal functions—having in view not only her own health, but the well-being of the race—justify legislation to protect her from the greed as well as the passion of man. The limitations which this statute places upon her right to agree with her employer as to the time she shall labor are not imposed solely for her benefit, but largely for the benefit of all. Many words cannot make this plainer."

Such is the opinion of the highest court respecting the right of a state to limit hours of work by women, and with that decision it might be supposed the matter was settled. Unfortunately, however, the greed of man is not easily balked. Illinois passed a ten-hour law for women, modeled upon the Oregon statute. Recently—the time for the statute to take effect having arrived—an association of manufacturers announced that it would endeavor to have the act set aside on constitutional grounds. Although the highest court has spoken, there is always the chance that somebody forgot to dot an *i* or cross a *t;* that by some astute legal manœuver the statute may be upset—and an employer entrenched a little longer in his legal right to exploit female labor. The statutory limitation upon hours of work by women is "largely for the benefit of all." But there are still some employers who don't care a rap about that if they can extract a little more profit from toiling women.

A Milestone in Finance

STOCKS fell the other day because Mr. Harriman came home ill. Nevertheless, in the incidents of his return from Europe and settling down at Arden one may discern a bull point of the highest promise.

Until rather recently a typical financier must be swathed in mystery. Sometimes there were reasons for it, because the less the public knew of the financier the better for him. But quite as often this affectation of mystery was merely a professional pose, part of the patter of the trade. It did great harm. Ignorance and curiosity beget fable. Around occult financiers there grew up a flourishing American mythology which represented them as strange beings clothed with vast and mysterious powers. Conceiving them in this character, many intelligent people actually believed that if only fifty or a hundred very rich citizens could be persuaded to be good, all the troubles of the country would be over.

For a good while Mr. Harriman himself maintained the occult pose, and so supported the hurtful myth. Mistaking him for a cloud-compeller, people often blamed him because the sun did not shine. Some old-fashioned practitioners still maintain their foolish Olympian stage machinery, and would be as aghast at the notion of showing themselves humanly to the crowd whom their activities strongly affect as the Grand Lama would be at the idea of taking part in a fat man's race at a county fair. But Mr. Harriman's later, wiser course makes the old pose more difficult. Between a human public and an obscure, pasteboard, tin-thunder god-of-the-machine there could be no sympathy or understanding. Between the public and a small, rather ailing, much overburdened man, generally doing about the best he knows how, and essentially as helpless in the grip of circumstance as you and I, there may be much sympathy and understanding, even when the public and this man see certain questions in quite different lights.

A Hint From Mr. Yoakum

"WHEN your products leave you," said B. F. Yoakum the other day to the Farmers' Union of Oklahoma, "they are taken by the railroads, which are organized. They then go to the manufacturers, who are organized, and when they reach you again as a finished product they come from mercantile organizations. The producers of all this wealth represent the only link in the chain that is not strongly organized."

Imagine that some one had pointed out to the railroads a way to increase their net earnings by twenty per cent, or, say, two hundred million dollars. Next day you would find a Railroad Presidents' Benevolent and Protective Order working with might and main, as one man, to achieve that prize. According to the Department of Agriculture, as Mr. Yoakum pointed out, the average cost of hauling a ton of farm produce a mile over country roads in this country is twenty-five cents; but in Europe it is only eight cents. With country roads as good as those of Europe the cost of hauling farm and mine products might be reduced by the prodigious sum of two hundred and fifty millions a year. And this matter of good roads is, or might easily be, almost wholly within the control of farmers. If properly organized their power would carry through every necessary plan of road improvement.

Industrial organization, of course, like the broader social compact, can be maintained only at a certain price. Every man must chip in something of his own individual liberty of action. There are a number of signs that the farmers are getting around to the chipping-in point.

The Helots of the Colleges

EVERY one, comparatively speaking, sees the distinguished college professor living, apparently, much at his ease; a companion, perhaps, of the rich and the great. You admire him; perchance are snubbed by him in the social way. But, according to a protest which now lies before us, even as Greek glory reared itself upon the labor of slaves, so is this professor's fair state supported upon the backs of nameless perspiring minions technically known as instructors.

The actual teaching in our universities is done increasingly by instructors whose pay averages about a thousand dollars a year. If we may believe a member of that unhappy class, not only is the instructor "immediately saddled with a burden of teaching, . . . doing all the hard work himself, and almost always with large classes, often too large for satisfactory instruction of any kind," but "he is the general handy man about the place to manage the multitudinous administrative details." And if he be married his meager salary keeps him in distraction "about his pecuniary well-being." The result is that he has scant time or strength for purely scholarly labors; hence it is only by genius or superhuman exertion that he can rise out of his submerged condition and take his place in the upper orders of the academic world.

Generally speaking, the suffering are the silent; they are so busy keeping alive that they haven't time to complain. Yet every now and then a moan of despair or a cry of rage does come up from this Plutonian underworld of the academy. In time the cries will bear fruit; Boston will give birth to another emancipation movement.

A Grisly Tariff Jest

HERE is a problem so simple that a child can work it: Take three thousand three hundred representatives of the celebrated "pauper labor of Europe"; bring them to this country totally unorganized; place before them three thousand jobs, and set them to competing among themselves for the jobs. How long will it take them to reproduce, in the United States, the condition which they left in Europe—a condition, that is, where they work for the barest subsistence?

It is true the manufacturer gets protection on the transparent pretext that his workmen will benefit. But where he deals with a mass of unorganized, ignorant labor which is in excess of the demand wages are as certain to fall to the point of subsistence as any other effect of the force of gravitation is certain to happen.

Of course, the secretary of the American Federation of Labor is aware of this. He knows that, in the very nature of the case, the unorganized Slav and Italian laborers of the Pressed Steel Car Company could have got no benefit from the tariff which protects the company. In petitioning the Government to examine the facts in that case, fairly on the heels of the enactment of a new high-protection tariff, the secretary displays a rather grisly humor—just as though he had shouted to the dispersing Congress: "Hey, you fellows, come back here and have a good look at the corpse!"

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

How Bill Came Back

UNCLE JOHN K. GOWDY came back to Rushville from Paris economically bestowed in a day coach; but, then, John K. always was prudent except that one time when he let the French barber go as far as he liked, and the French barber cut off the paint-brush whiskers that had been John K.'s and Indiana's pride during so many political campaigns, and had astonished the boulevards, although, it may be said, there are shown on the boulevards from time to time some fantastic facial foliage. However, John K. lost his'n because he loosened up to that barber, but that isn't the point.

The point is that he came back home to Rushville, after being Consul-General at Paris until an unfeeling and non-obligated President wouldn't let him be Consul-General at Paris any longer, which was a rude shock to John K., for he thought he was a victor to whom belonged all the Parisian spoils for a few years longer—he came back home in a day coach. Most of the way from the borders of Rush County the day coach ran alongside farms owned by John K. Taking it by and large, a good many other Rushville folks coming back home have walked in, after venturing out in the world, and some have written home for money. Also quite a smattering of Rushvillians, who want to celebrate old-home week, or month, have blown in wrapped in red blankets with "Minnie K" or "Eye-Kay-Bee" or some other horse name on them—the blankets; for a lot of light-harness horses go out every year from Rushville to campaign at the fairs, and it is to the credit of the Rushville campaigners that they rarely refuse to let a Rushvillian, with a yearning for home, crawl into a blanket and go back on the stock car.

However, this is beside the mark, which is what the chaps in the blankets are, too—ha! ha!—and not to be too hippicanarious about it, I ask this question:

Q. Did Bill Henley come back to Rushville in any of the styles or conveyances above and hereinbefore mentioned?

A. He did not.

Q. Well, then, Mistuh Johnsing, how did Bill Henley come home?

A. He came home, Brother Bones, in his own pet, private car, with a party of friends as guests, with ice boxes bulging like the veteran firing line at a schützenfest, with his personal cook fixing up a few sweetbreads and mushrooms under glass and a few other little kickshaws like that, with his proprietary porter shining the brass, and with enough electric lights burning to make it look like a Gussie Gumdrop sign over a New York theater.

Setting the Pace for Rushville

IT WAS great for the natives, and the I-Knew-Him-When Club turned out in a body and greeted him at the station, headed by the What-Do-You-Know-About-That Band playing the Don't-You-Remember quickstep. You see, it wasn't over ten years before that Henley had been a lawyer in Rushville who had a little bunch of ready money once a year when he got a dividend on a small collection of natural-gas stock he garnered as a fee one time when the natural-gas business wasn't much. When he lighted in Rushville on this historic occasion he was president of the Chicago & Illinois Southern Railroad, and director of the American Trust Company, of Chicago. He had, in that ten years, jumped from a directorship in the Rushville Gas Company and the presidency of the Flatrock Fishing Club, of Rushville, to the top of the company that handles every railroad car that goes in or out of Chicago on the belt. Do you wonder the I-Knew-Him-When Club was there? Wouldn't have missed it for the world.

Bill came down to attend a dance at the Social Club. He had his car switched off near the elevator and the automobiles took the whole party up to the club where they danced to the wee, sma' hours, as Tom Geraghty wouldn't say, although esteemed contemporary might. The reason the I-Told-You-So Club didn't participate was because there wasn't a person in all the six thousand of Rushville who had nerve enough to whisper the club's name and motto. They never did tell anybody so. No one dreamed it, let alone saying it, and the last thing they did say was that Bill Henley was going quite a clip and would, probably, land in the poorhouse.

Bill always astonished the Rushville folks. He kept them on a perpetual squawk. When he couldn't afford to smoke a pipe he got the best two-for-a-quarter cigars the drug-store had, while the local bunch who could buy and sell him thought they were going some when they invested in a five-cent torch on Saturday nights. He never wrote letters. He sent telegrams. His wire bill was more than his grocery bill. He wore the best clothes in the town, and he always met—usually first—all the big people who came to town.

He was a good-looking young chap, and is just as good looking now as he was then, and a hard student. After he was admitted to the bar it was conceded he had more law in his head than most of his competitors had in their libraries. He plugged along with the village wiseacres holding court on him every day, and predicting smash, until a deadlock convention happened. Bill introduced himself as a solution for the deadlock, and they took him, and nominated him for judge of the appellate court. He didn't have to make a campaign, for his party had a big majority in the district, and presently he was Judge Henley and was getting six thousand a year.

Well, six thousand dollars a year is some money—quite a tidy bit of change—and the Judge expanded to it without a quiver. After a time he was offered the position of general counsel and director for the Chicago & Southern Illinois crowd, who were then buying several million dollars in property for their belt-line improvement. He had a good reputation as a judge and a lawyer, and the Chicago people wanted to use his legal ability.

Henley jumped at the chance. He signed his acceptance and sent in his resignation as judge with the same penful of ink. All Rushville rose up and predicted ruin.

"Plumb dotty!" they said. "Crazy as a loon. Idea of quittin' a judgeship that pays six thousand dollars a year and has quite a spell to run."

"But," protested one of his friends, "Bill is going to get twelve thousand dollars a year."

"He dunno what he does want. Fust off, he won't have nothing. How does he know a firm kin pay him that much money? He hain't worth it, to begin on—no man hain't—and, 'sides, I'd ruther have the State of Injianny back of me when it comes to payin' big salaries."

Within a year Bill was president of the company and a director in the Mutual Savings Bank. When that company was consolidated with the American Trust Company Judge Henley was taken over as a director.

In the old days there was a little spot on the banks of Flatrock Creek where Henley used to spend a few weeks each summer, and he never forgot it. Each year, since he went to Chicago, he has gone back to camp there, although he has been able to go to any other place he fancied. There were occasions when the provisions for the camp were secured on time, and the grocers took their pay out in law afterward, but they got good law, so there was no harm done, either way. Last summer, after he was president of the road, Henley sent word to the old crowd to get together. His wife and daughter had gone to Europe, but he wanted to get back to Flatrock Creek.

He came down in the private car, with a few things for camp along, and the first person he asked for was the old cook, a street and county-fair sausage vender, who has a knack of cooking over a wood fire. Henley brought a few other cooks with him, but he installed the sausage man as head chef, and made the other cooks take orders from him. After they had been in camp two days Henley's secretary came hustling into camp in an automobile, with some papers to sign, and in a hurry to catch the next train back.

He found Bill in the cook tent, seated on a wooden box, absorbed in playing seven-up with the head chef on an oil-cloth covered table.

Bill was back home then, for fair.

The Seats of Suffering

A STORY heard with much glee by Congress during the last days of the Roosevelt Administration:

"During the recent cold spell in Washington, a man, shivering and ragged, knocked at the door of a K Street house and said to the lady: "Please, madam, give me something to eat. I am suffering severely from exposure."

"You must be more specific," the lady replied. "Are you a member of the Senate or of the House?"

Bof Twins

PRESIDENT ROOSEVELT was speaking at Syracuse, New York. After the speech he held an open-air reception. A big negro pushed his way up and said, grinning, "You an' me war bo'n on the same day, Mistah Pres'dunt."

"Glad to hear it," replied the President, shaking hands.

"You is fohty-seben years old, isn't you, Mistah Roosevelt?" inquired the negro anxiously.

"Yes," said the President.

"I knowed it," shouted the negro, capering about. "I knowed it. We is bof twins."

The Seat of Nonsense

GENERAL HUMPHREY, retired, former Quartermaster-General of the Army, was discussing a certain army officer who had long been in the volunteer service.

"What kind of a chap is he?" asked a friend.

"Oh, nice enough," replied the General.

"But has he any sense?"

"Sense," snorted the General, "he hasn't sense enough to turn around in a revolving chair."

The Literal Levinsky

AN ALIEN wanted to be naturalized and was required to fill out a blank. The first three lines of the blank had the following questions: "Name?" "Born?" and "Business?"

He answered:

"Name—Michael Levinsky."

"Born—Yes."

"Business—Rotten."

The Frying-Pan Train

SOME passengers were waiting at a way station in Vermont for the train to Burlington.

"What kind of a train is this?" asked one of them of the busy station master.

"Oh, freight and passenger together."

"Mixed, eh?"

"Worse than that," said the station master. "It's what you might call scrambled."

He Hated to Take the Money

FRANK I. COBB, the chief editorial writer of the New York World, was on a vacation in the Maine woods once when Joseph Pulitzer, owner of the World, wanted to communicate with him. Mr. Pulitzer sent Cobb a cipher message.

Presently a country operator drove in to the Cobb camp and handed Cobb the message, which read something like this:

"Simplicity aggrandizement griffon—gerald roderick -hopscotch—hamfat publicity."

"There's a dollar to collect for delivering that message," said the operator, "but I hate to take it. Somebody along the line got it all balled up, and they ain't no sense to it."

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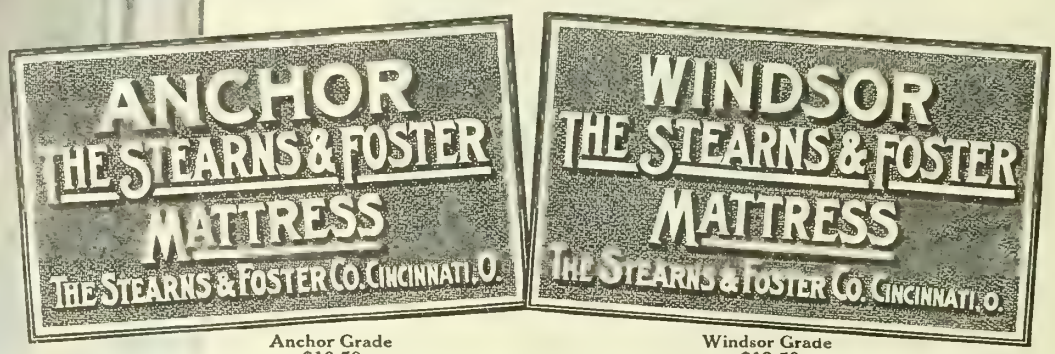
THE ONLY make of mattresses offered in a variety of qualities to suit individual tastes and pocketbooks. Stearns & Foster Mattresses do not limit the purchaser to *just one* grade and *just one* price.



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We must *prove* to you that we can produce better mattresses and sell them to you for less money than any other mattress builders — before your purchase of a Stearns & Foster Mattress is closed. You may have any Stearns & Foster Mattress that you select on 60 days' free trial in your home. You may enjoy its luxurious comfort for full two months. You may subject it to every test. Then, if you *think* you can secure a mattress anywhere near as good for the same price, your money will be immediately refunded without a question. You do not take the slightest risk. You have everything to gain and nothing to lose by making the trial.

Built by the Wonderful Stearns & Foster Web-Process

Today nearly everyone realizes that felted cotton is the ideal material for making mattresses. The only question which still remains in the minds of some people is, "What is the best make of Cotton Felt Mattresses?" If we could induce these people to sleep on a Stearns & Foster Mattress for 60 nights' free trial, the unanimous and unqualified answer would be "Stearns & Foster."

We know this to be true because the "Stearns & Foster" is the largest seller of all mattresses.

This gives us the greatest advantage in securing cotton best adaptable to mattress building in quantities which mean greatest economy in purchasing and production.

Comfort, purity, healthfulness and durability — these essentials are secured through the quality of material used and the process of felting it and incorporating it into the finished mattress.

The body of the mattress — "What is inside" — is that which makes a mattress superior or inferior.

It is the wonderful Stearns & Foster Web-Process and the quality of the material used that makes the most comfortable, healthful and durable mattress.

360 filmy webs are superposed by intricate machines — then compressed to one-sixth of their original height. The result of this special process is a mattress of greatest elasticity — soft, yet firm, which yields to and supports every part of your body — giving perfect relaxation which brings dreamless, healthful slumber and a good, refreshing night's rest.

No renovating is ever necessary — except an occasional sunbath.

Now read our free offer to you on the opposite page and send us the coupon at once.

A Good, Refreshing Night's Rest

The Stearns & Foster Co.

Largest Mattress Builders in the World

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Branches: New York, Philadelphia, Chicago, St. Louis, Pittsburg and Cleveland. Dealers Everywhere

Free to Dealers

A New Plan Which Means Far Greater Success For Dealers in Selling Mattresses

Our new and broader plans for booming sales on Stearns & Foster Mattresses include even more comprehensive co-operation with dealers than they ever have had in the past.

When you sell your customer a Stearns & Foster Mattress you know — beyond the slightest doubt — that you are giving them by far the greatest value for the money — you are making sales that make permanent customers for you and thus you are building up your business.

The Stearns & Foster advertising policy means a great increase in sales of the Stearns & Foster Mattress — which is already, and has been for years, the biggest seller in the mattress business.

The question is, will these sales in your territory go to you or to a competitor.

We are ready right now to help you — in every possible way — to get the big bulk of the mattress business in your section.

Send us the coupon at the left at once, and we will send you a handsome portfolio which explains a distinctly new plan that will open your eyes — a plan that will mean a big asset to your business — a plan that will boom your store — your sales in all lines. *Do it now!*

Four Grades of Superiority
FIRST WORD OF THE NEW AND GREATER ADVERTISING AND SELLING CAMPAIGNS TO MAKE MORE SALES FOR DEALERS ON THE

THIS COUPON FOR DEALERS ONLY — The Stearns & Foster Co., Station I-6, Cincinnati, O.

Gentlemen:— Without obligating me in any way, you may send—free of all charges—to me address below your portfolio and other matter giving full particulars of your new plan for co-operating with the dealers to increase sales.

My name .....

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Four Grades of Superiority

To Get the Genuine—Find One of These Labels Before You Buy

YOU CAN select, in the Stearns & Foster line, the mattress suited to your needs and at the price you can best afford; and, remember, it does not matter what particular grade you select—you will get the greatest value in the Stearns & Foster make for the price at which it is sold.

Lenox Grade
$16.00

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The "Laced Opening" Answers the Vital Question, "What is Inside the Mattress?"

Send Us the Coupon and We Will Tell You How To Get a Set of These Beautiful Pictures in Full Colors—Free

See that the Name "Stearns & Foster" and the grade is on the labels as shown above, or you are not getting the genuine as advertised.

Free to the Public

A Beautiful Book on Bedroom Furnishings,

Reproductions in Colors of the Pictures Illustrated above and Sample of Cotton Felt and Tickings Used in Stearns & Foster Mattresses.

Send us the coupon at the right or your name and address on a postal, and we will send you, postpaid, and free of all charges, our beautiful "Bedroom Book." The first cover is a genuine art gem, in full colors, by the celebrated artist, Guernsey Moore—a most attractive and suitable picture to frame for the bedroom or nursery.

This book is finely printed and illustrated by actual photographs of real bedrooms. The text is by Isabelle Gordon Curtis—a noted authority—and is replete with interesting and valuable suggestions on how to furnish and equip cozy, healthful, sanitary sleeping rooms. Every phase of this subject is fully covered—hangings, wall coverings, furniture, linen, etc.

—Reproductions of our series of handsome paintings, made at great expense by Westervelt. These pictures are so clever and so distinctly different that they have created a sensation. You cannot gain any idea of their striking character by the black and white illustrations above, but you will find them framed in some of the finest homes in the country. These pictures cannot be obtained except from us.

—Samples of Cotton Felt and Tickings used in Stearns & Foster Mattresses.

—We will also send you the address of the dealer nearest you who sells the Stearns & Foster Mattress.

Here is the coupon for your convenience.

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The Stearns & Foster Co., Station I-6, Cincinnati, O.

Gentlemen—Without obligating me in any way, you may send, free of all charges to the address given below, your beautiful Bedroom Book, Reproductions in Colors of Four Paintings by Westervelt, and samples of Cotton Felt and Tickings used in Stearns & Foster Mattresses.

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My address

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SEA-SICKNESS

(Concluded from Page 13)

even officers and enlisted men in the navy, never quite get over being sea-sick. I have heard of four or five within the past year, one a yeoman in the navy, another a naval officer of many years' service, who were uncomfortably sea-sick for a few hours or days every time they went to sea, or would be more or less acutely affected whenever a storm came up. A classical instance is the case of Darwin, who was so wretchedly susceptible to the motion of the sea that during the whole eighteen months of his now immortal Voyage of the Beagle, which gave him his first brilliant conception of the Origin of Species and laid the foundation of his fame, he scarcely passed a single day, and never a week, without suffering from sea-sickness. Day after day he would sit with dogged persistence at the table in his cabin, working over his specimens, dissections and notes until his reeling stomach and aching head could endure it no longer, and he would lie down on a couch alongside his work, to rise and return to the attack again in half an hour or an hour.

As for the treatment of sea-sickness, the least said the soonest mended. The only way to remove the cause of the malady is to stop the ship from pitching or throw the patient overboard, and neither of these is feasible, though, at certain stages in the calamity, some sufferers would almost welcome the latter. Fortunately, the demon of *mal de mer* is as harmless as he is vicious. Few things are more certain on this mundane sphere than that ninety-nine per cent of even the most acute sufferers from sea-sickness will recover their comfort and their self-respect in from two to four days, and that nine hundred and ninety-nine out of every thousand will be not a whit the worse for their distressing experience. Almost the only cases in which sea-sickness produces permanent injury are those of individuals who are either in the last stages of serious and fatal disease, or are suffering from conditions that render them liable to hemorrhage from the stomach or from the lungs, or other conditions in which the mere mechanical strain of the violent and prolonged vomiting may produce dangerous results. The best and most philosophic course to pursue is to set your teeth, "lay low," and stand it until such time as Nature has adjusted herself to the situation. You will avoid nearly half the discomforts of the experience by strictly refraining from doing anything whatever to hasten the process of cure. Don't take anything for it; don't eat anything until you feel like it, and then only what you happen to fancy, not what some officious fiend in human shape assures you will be "good for you"; and don't attempt to go up on deck until you are able to stand up with comfort in your stateroom. There never was a baser mocker than the oft-repeated assurance that "the fresh air will do you good" in sea-sickness.

The Only Sure Cure

Little or nothing can be done for the radical cure of the malady except on the classic principle laid down by Drummond's *habitant:*

Den de win' she can blow lak hurrican',
An' s'pose she blow some more.
But you can't get drown' on Lac St. Pierre
So long 's you stay on shore.

Can anything be done to mitigate the agony? As we have already noted, diet, digestives, gastric tonics or sedatives, or any other methods aimed directly at the stomach or its contents are usually as worthless in practice as they are absurd in theory. One of the oldest remedies on record is the swallowing of a fish which had been taken out of the stomach of another fish! Any stomach that could digest that insult certainly ought to be proof against *mal de mer.* But we grieve to state that the majority of the modern sure cures and preventives against sea-sickness are as rational in character and as effective in their results as this ancient prototype of theirs.

If the voyage is to be only for a night many even poor sailors, going on board in the late afternoon or early evening and going to bed at once before they are clear of the harbor, will be able to get to sleep and go through the night undisturbed, arriving at their destination next morning with, perhaps, no more than a slight headache. But this, of course, is only where no really rough weather is encountered.

On a long voyage there is not much virtue in these tactics, since you have to "have it out" with Neptune, so to speak, sooner or later. On general principles the best course, perhaps, for most travelers to adopt is to stay on deck as long as their comfort will permit, but to beat a hasty retreat to their staterooms just as soon as they feel reasonably sure that something is going to happen, without waiting to be too sure of it! They will certainly suffer less from the inevitable there than on deck, and get over it sooner. It will not infrequently happen that they will be able to go into a half-drowsy, half-comatose condition which scarcely distinguishes day from night and "dree their weird" or serve their time in that condition, without any very violent discomfort. Make up your mind that you will not be interfered with or interrupted by anybody or anything whatever until either the ship goes to the bottom or you feel better, and you will often avoid two-thirds of the acute agony of the attack. If you find yourself compelled to vomit drink all the water or soda water that you want. The diaphragm will empty the stomach according to orders from headquarters about every so often whether there is anything in it or not, and it is much more comfortable to have something there for it to work on.

The Effect of Narcotics

The only remedies that have the slightest effect in either preventing or mitigating this calamity are those that deaden or dull the entire nervous system—the so-called narcotics and sedatives—opium and its derivatives, chloral, alcohol and the bromides. All of these, however, except the last two, are such dangerous poisons in themselves and are so apt to be followed by unpleasant after-effects of their own that it is very seldom judicious or justifiable to use them as remedies against such a harmless disease. In fact, their use is almost entirely restricted to those rarer cases already referred to in which it is imperative to check the vomiting at all costs. Bromides and alcohol, however, have many enthusiastic backers, both popular and medical, and there appears to be little doubt that if any one is willing to saturate himself to the point of slight drowsiness and unsteadiness of gait with either of these interesting substances he can very much modify, and even at times entirely escape, the worst discomforts of sea-sickness.

Most of us would, I think, about as lief be nauseated and made unsteady on our pins by Neptune as by alcohol or bromides, and, when we further consider the later penalties that have to be paid in the shape of the all-too-familiar agonies of "the morning after," we would really prefer the disease to the remedy. However, those who suffer very severely and are willing to saturate themselves with bromides under the eye of their family physician can, in a considerable percentage of cases, escape to some extent at least the miseries of the voyage.

After the calamity has once fairly set in remedies of any sort are of exceedingly little value, for the obvious reason that the stomach cannot retain them long enough to allow of their being absorbed. In those cases in which headache and giddiness and depression are the principal symptoms a good deal of relief can be obtained by moderate doses of aromatic spirits of ammonia.

One of my friends who was a very poor sailor, but a most inveterate traveler, gleefully assured me once that he had discovered an absolute and sovereign cure for sea-sickness. "I just go straight down to my berth as soon as I get on board, Doctor, and tell the steward to bring me a hot whisky toddy every hour until he finds me asleep. Then, whenever I wake I ring for another toddy, and in that way I go clear across the Atlantic without ever once being sea-sick!"

"But," I mildly expostulated, "don't you feel pretty wretched when you finally come up on deck?"

"Oh, I never come up on deck, Doctor. I just stay there and enjoy myself the whole way over!"

GAGE MILLINERY

This Drawing is one of forty appearing in our Autumn Booklet. This authentic guide to style in Fall Millinery will be sent on receipt of a two cent stamp. Address Dept. W

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Introducing
THE LACTOMODE
A device for Modifying and Pasteurizing milk
FOR BABIES

The Lactomode makes cow's milk the *best substitute for mother's milk* and has saved the lives of *thousands of babies.* Any mother can try it at our risk. Money returned if not satisfactory.

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Write for our liberal offer and selling plan. The work is dignified, pleasant, and of benefit to your community. Write today.

The Lactomode Company, Wheeling, W. Va.
Reference: Nat. Bank of W. Va.

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Reduced rates on household goods to all Western points. 443 Marquette Bldg., Chicago; 1501 Wright Bldg., St. Louis; 736 Old South Bldg., Boston; 206 Pacific Bldg., San Francisco; 200 Central Bldg., Los Angeles.

"Elastica Stands the Rocks"

How Your Floors Look After Long Use

That's the *real* test of Floor Finish. ELASTICA stands this test.

ELASTICA Floor Finish keeps its original beauty—its smoothness and lustre—right through the hardest daily use.

The secret is in our special treatment and ageing of the oil.

It is the mastery of the oil that has enabled us, after forty years of varnish making experience, to produce a varnish that remains tough and elastic, when it is dry on the floor.

It is the lack of this oil perfection that causes ordinary varnishes to become brittle in a short time.

A year ago ten pieces of glass were coated with ten different brands of floor finish, one of which was ELASTICA.

The coats of these pieces of glass have just been tested with a pen knife. One coat after another cracked in every direction, and flew to pieces. Nine coats were thus destroyed.

The tenth was the piece coated with ELASTICA. The knife blade was slipped under the finish and it was raised up clean and whole like a ribbon.

TRADE ELASTICA MARK.

Look for this Trade-mark on a Yellow Label. All others are imitations.

FLOOR FINISH

alone, of all these ten floor finishes, had retained its original *Elasticity* and *Toughness*.

ELASTICA does not turn white under water.

Here at last is the floor finish that is heel-proof and water-proof.

Here at last is the floor finish that needs no care, no attention. Think of that—you who know the endless refinishing necessary of a waxed floor.

Beware of the Word "Elastic"

Get ELASTICA at your dealer's. Be sure it is ELASTICA.

Beware of the word "Elastic" as a name for floor finish. It is an attempt to profit by the popularity which our finish has acquired everywhere owing to its durability and lasting beauty. There are many imitations.

If your dealer cannot supply you with ELASTICA Floor Finish, write us, and we will ship it to you, express prepaid.

Send us your dealer's name and write for our free book, "*The Right and Wrong Finish for Floors.*"

We will also send you a piece of paper coated with ELASTICA which you can crumple in your hand without cracking the coating, or soak in water without turning it white. This proves that it is elastic and waterproof.

Address Standard Varnish Works, Dept. 3, 29 Broadway, New York; 2620 Armour Avenue, Chicago; or International Varnish Co., Ltd., Toronto, Canada.

Elastica Floor Finish is made only by the

STANDARD VARNISH WORKS

Sold by Dealers Everywhere

Sense and Nonsense

Twilight Memories

I AM the boy you used to know who fell from all the trees, who broke an arm each day or so and skinned his legs and knees; who used to leave the chores undone and climb the high board fence with fishing-rod and line and run through woods and willows dense; I used to pierce the captive frog with my barbed fishing-hook and sit upon a hollow log there by the little brook, and get my trousers soaking wet before I got a bite and wonder sadly what I'd get when I got home at night. And when the evening shadows fell I left the storied spot and started home—and you know well just what it was I got!

I AM the boy you used to see who stood and pitched the ball for hours behind the granary, from springtime till the fall, and when the Sandlots played the Jays you saw me stealing out with dreams of steals and double-plays and many a lusty clout; you saw me leave my garden hoe among the pea-vines hid and on to save my country go as Cincinnatus did; you saw me mow the batsmen down by ones and twos and threes—there were no pitching arms in town, the boys all said, like these. You heard me cheered with lusty cheers when the last man was out, and honeyed praises filled my ears as I would strut about. And then the dusky twilight came with all the crowd dispersed, and at the ending of the game I stood and feared the worst. And as the dusk and silence fell I left the grassy spot and started home—I need not tell just what it was I got!

I AM the boy his mother told to get his lessons done, who when her back was turned was bold enough to cut and run; on some green lot I marshaled clans and fought a bloody fight with spears and shields of rusty pans—an awe-inspiring sight. I bade my clansmen serve me well and showed them how to die, and one I stood as William Tell and shot him in the eye, and one I wounded in the cheek and loosed a valued tooth, and one I half drowned in the creek for crossing me, forsooth; and one a cloven scalp sustained from my broadsword of wood, and some were well-nigh scalped and brained and fell as heroes should; and when the gory fight was done I thought me of my books and viewed the swiftly setting sun with aught but valor's looks; and when the last slain clansman fell I fled the gory spot and stole back home—I need not tell just what it was I got!

I AM the boy you used to hear at twilight in the shed, whose cries were shrill upon the ear when all the west was red; who trod the ways of sinful youth with halting step and slow, and learned obedience and truth that every lad should know. I am the hero who was brave that sunny afternoon, but sad and solemn as the grave when rose the yellow moon. And eke from out my chamber high, sent supperless to bed, you heard me sob—a bitter cry—and wish that I was dead. Perhaps you saw me as I went witn trembling to my doom, my hopes a wreck, my courage spent, my spirits thick with gloom; and then, perhaps, as twilight fell, you saw me quit the spot with streaming eyes—I need not tell just what it was I got!

—*J. W. Foley.*

An Open Secret

WHEN you are camping at certain points on the Vermont side of Lake Champlain, telegrams, if you get any, are delivered by a rather complicated process and in a sort of a public manner, so to speak.

The operator at the railroad station a few miles away takes the telegram and keeps a copy, telling all passersby to the Point to notify the person to whom the telegram is addressed that there is a message for him at the station. Then he telephones the message to the man who runs the public telephone on the Point and he scribbles it down on a bit of paper and delivers it by motor boat, charging ten or fifteen cents for the job.

Eventually half the people in Vermont will hear there is a telegram for you, for the station agent tells everybody he sees, and the man in the motor boat chugs up and down the coast until he finds the person to whom the wire is addressed.

A time ago a camping party came in. One of them had left a sweetheart behind, disconsolate over his departure. On the day after they made camp the motor boat came chugging to a cottage where there was a big party on the porch.

"Got a telegram here," said the man in the boat. "It's for Mr. So-and-So. Any person by that name here?"

"He's over at that new camp," volunteered one of the men on the porch.

"Thanks," said the man in the boat. "I'll take it over. Cur'ous kind of a telegram, though. It says, 'Sweetie dear, I love you.' Haw! Haw!"

And he went on down to the next cottage and read it. The man to whom the telegram belonged came by the railroad station soon after, with two friends.

"Hey," shouted the station agent, rushing out and stopping the automobile. "I got a telegram here. Any person in your party named So-and-So?"

"I'm So-and-So," said the man in love.

"Guess it's for you, then," said the station agent. "Cur'ous kind of a telegram. I've been readin' it to all the folks. It says: 'Sweetie dear, I love you.'"

"Ha, ha!" laughed everybody in the automobile save one, just as all the rest of the population of Vermont had laughed.

What the man who got the telegram said cannot be repeated here, but that young lady wrote her messages of affection and sent them in letters thereafter.

A Reflected Diet

Everybody's dieting some ailment to be quieting, and hunger goes a-rioting where plenty once made gay;
Ban's on food and fishes, and we have no need for dishes, and the stomach of me wishes it could find the means to stay
The clamor of its cravings, for its food is mostly shavings, and it hears naught but the ravings of the daily diet list;
Nothing much for dinner, with a luncheon somewhat thinner, and I think as I'm a sinner I shall melt away in mist.

Mother's eating little in the way of food or victual and abates no jot or tittle of her diet, she's so stout;
Father's stomach presses on his liver and distresses him extremely, and he blesses fasts and cuts the foodstuffs out;
Breakfast, ah, 'tis cruel, just a dish of mush or gruel, not a stick of worthy fuel for this furnace pit of mine;
Lunch is somewhat lighter, and I pull my belt up tighter, and my hopes grow slight and slighter as the hour comes to dine.

All the kitchen's quiet since the rage began for diet, and the vision of a pie, it would quite turn my head, I swear;
Steak is quite forbidden, all the roasting-pans are hidden, and the cook is crossly chidden if she swells our bill-of-fare.
How my pulse would quicken could I look upon a chicken and see rich cream gravy thicken in the long lost frying-pan!
But the Code Starvation says the bodily elation from fried chicken spells damnation to the health of modern man.

Aunty is rheumatic, and with language quite emphatic says her feelings grow ecstatic on her diet of dry toast;
Uncle who is gouty says he has no bit of doubt he will be cured by cutting out the steak and stew and broil and roast;
Rule One-Twenty-Seven of the skim-milk route to Heaven says no breadstuffs made with leaven may be eaten, so, pray, tell
What's the consolation for a healthy youth, whose ration is a share of gaunt starvation just to make some others well?

Mother's getting thinner on no breakfast, lunch or dinner—and her diet is a winner for the stoutness she complains;
Father's girth's reducing since he is no longer using food and drink, and he is losing all his once-so-fearful pains;
Aunty's getting better, keeps her diet to the letter, and dear Uncle he is debtor to the scheme of toast and tea.
Diet works its wonders when assimilation blunders and its praise the family thunders—but it's simply killing me!

—*J. W. Foley.*

At Cost of the Commonplace

You get the Karpen Style
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Send for our Free Style Book. It shows over 500 pictures from photographs of Karpen Guaranteed Upholstered Furniture for every room of the house. It illustrates, on pages over 15 inches deep and 12 inches wide, interiors drawn from designs and plans of leading decorators. It shows not only new and original Karpen designs, but also the world-famed Karpen reproductions of furniture of all the great periods. And it gives you the prices.

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Karpen Furniture is the only upholstered furniture that is trademarked—the only upholstered furniture that bears the maker's name. Why is this?

In no other line of furniture is deception so easily covered up. Excelsior may take the place of hair filling; inferior springs may be used, and split leather or poor fabric may be made to look all right until the piece is used.

But the great house of Karpen stands behind its trademark. It means seasoned woods—Karpen sterling leather—not split leather, but the tough, natural-grain outside of the hide. It means genuine fabrics. It means Karpen steel springs, specified by the United States Government.

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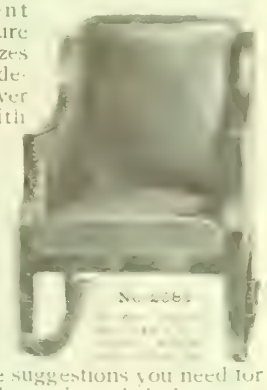
This book is the strongest safeguard you could have against furniture fraud. It makes you a competent judge of furniture value—familiarizes you with correct design—you can never be deceived with weak imitations. Beautiful colored illustrations acquaint you with the different woods and their finishes—show you Karpen Sterling leathers in their actual soft rich colors. It gives you just the suggestions you need for furnishing your home in artistic harmony combined with comfort.



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Flanders Style Couch. O[illegible] Spanish L[illegible]

ARROW COLLARS

THE "BELMONT" is the new style with the "ARA-NOTCH" [Patented Aug. 3, '09] which eliminates the buttonhole that bothers. It cannot gape open, sag down or work out of place. It is the easiest folded collar to put on and to take off.

15 cents each—2 for 25 cents *3 for 50 cents in Canada*

ARROW CUFFS, 25 cents a pair. In Canada, 35 cents a pair.

Cluett SHIRTS

THERE is nothing that a man should be more particular about than a dress shirt. That is why we are so very particular about everything that goes into Cluett Coat Dress Shirts.

$1.50 to $4.00

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CLUETT, PEABODY & COMPANY, 459 River St., Troy, N. Y. Send for booklet.

The first Derby made in America was a

C & K

KNAPP-FELT derbies bloom in the cooler days of Fall. The touch of formality harmonizes with the more sober attire.

Dame Fashion prescribes general lines which are carefully observed in the Knapp-Felt shapes, but the variations, which good taste permits, are of sufficient number to afford an opportunity for the selection of a high-grade hat which is proper because it is becoming. In the choice of a Knapp-Felt derby the question of propriety is settled, not by the name inside, but by the appropriateness of the shape to the face and physique of the wearer.

The excellence of Knapp-Felt is assured by fifty years' experience in making fine hats in the C & K shop. They excel in the three cardinal hat-virtues—style, color, quality.

Your newspaper probably has the advertisement of a hatter who sells Knapp-Felts.

Knapp-Felt De Luxe derbies or soft hats are Six Dollars. Knapp-Felts are Four Dollars everywhere.

Write for The Hatman

THE CROFUT & KNAPP CO.
840 Broadway, New York

THRIFT

The Handicap of a Husband

A COUNTRY doctor gave up his practice because of poor health. He had accumulated a little property. There was a store building, occupied by a grocer, a grist-mill in another town and some money in the bank. The grocer moved out, and the doctor put his own cash into a stock of goods, intending to let a son-in-law carry on a retail business in the store. Before this enterprise got under way, however, a cyclone destroyed the building and contents. There was no insurance. Then he turned his own attention to the grist-mill as a means of livelihood. Water-power failed. He went in debt eight hundred dollars for a new-fangled engine, only to find that this form of power ran expenses up beyond income. After that the only course he saw was to keep the mill running until it could be sold.

This experience occupied a year or more, and meanwhile the doctor's wife had borrowed one hundred and twelve dollars, opened a millinery establishment, and was making money. During the first year she cleared several hundred dollars, and the doctor borrowed it all and sunk it in the grist-mill. The second year she cleared eight hundred dollars, and the doctor sunk most of that. At the beginning of the third year there was naturally a difference of opinion as to the wisdom of this course, and they finally separated, the wife leaving their four children with her father, and moving to a busy Western city.

A new savings-bank had lately been opened, and she became a solicitor of accounts, making a thousand dollars clear of living expenses in eighteen months. Taking a large house, she furnished it and rented rooms, sending for the children. Then the doctor joined the family. He had sold his mill, but brought no money. Within a year he died of paralysis. The wife had to continue work at the bank to meet expenses during his last sickness. Her husband left no property but some cheap land in Kansas.

When his affairs had been settled she was without income, having lost the bank work. But a position in an office was found, and from that she undertook selling goods, and from this solicited members for a fraternal benefit order. On the average she earned twelve hundred dollars a year, keeping the children together and at school. After a time the doctor's Kansas land was exchanged for a house in the city, to which they moved. Then the mother put her surplus earnings into a cottage next door. Presently the oldest boy left school and began earning money, and the elder girl was able to help run the rooming business in the two houses. By the time the two younger children were ready to leave school the cottage was paid for, and the next move was to sell the large house and buy a good farm. When the latter was rented, the mother found that she could give up outside work, and today the little family is busy, healthy and happy, living in their cottage.

Paying Off the Mortgage

Another woman married a drinking man, reforming him before marriage. For nearly fifteen years they were happy. Three children came, and grew, and were put into school. The husband worked and was sober.

The wife had saved in household expenses so that part of the husband's salary might accumulate in his employer's hands for a payment on a home. They had selected a house costing two thousand dollars, and the first payment needed was three hundred dollars, toward which two hundred and fifty dollars was available. One day, an old drinking chum of the husband's appeared in the western town to which they had moved, stating that his wife had sent him West with some money to grow up with the country. The two companions disappeared together, and the westerner's wife hurried to her husband's employer, getting the promise that he would find some way to evade payment of the accumulated salary. Early next morning the chum delivered her husband at the side porch, dead drunk, disappearing next day when the wife set out to find him with a horsewhip. The husband now relapsed into old habits, worked irregularly, and the family seldom had more than bare necessities. The salary accumulation, however, was paid down on the house through the wife's resolute management, and when she told the circumstances to the owner he made easier provision for paying the remaining seventeen hundred and fifty dollars.

The oldest boy went to work in a factory, agreeing to sacrifice himself for the next few years and take up payments on the house, while the mother undertook to keep the family, a task made somewhat lighter now that there was no rent to pay. The debt was covered by notes, falling due every six months, each for one-twentieth of the sum, or eighty-seven dollars and fifty cents. Each note bore its own interest, so that as it was paid off the interest charges decreased. His mother persuaded him to save each year the full sum needed to pay off interest on the whole original debt, however, so that as this interest charge decreased the boy was saving money for himself. Her husband was made to sign over all rights in the property to her. In ten years the home was paid for, and the boy had acquired habits of steadiness and industry worth far more than the cost to them in money and self-denial. The next child, a girl, left school when she was old enough to work, and got a place as clerk at three dollars a week. She undertook to pay all taxes on the property, which ran to about thirty-five dollars a year. The youngest girl took up tailoring, paying for lessons in needlework at first, and saving the family money on clothing. She now has a good position, as has her sister, both living with their mother. The son married and went to a larger city. The husband is still alive, but a pitiable wreck.

A Plucky Irish Girl

An Irish girl came to this country and married a musician, and they had one child, a boy. When the latter was about three years old the husband suggested that the wife visit the old folks in Ireland, and she went, taking the boy. On returning to New York she found that her husband was not there to meet her, and a charity organization had to take charge of them and furnish transportation to their old home in Chicago. There she found that the husband had sold their furniture and gone away with another woman.

A writ of replevin was effective in recovering some of the furniture, which was sold, giving her two hundred and fifty dollars cash. The police found the husband, too, and a legal separation was effected, he being ordered to pay her twenty dollars a month, a slender income. The wife had been well educated, but knew nothing that would enable her to earn money. To live in the city meant life in a slum, so she took what cash could be got together and moved to a Kansas city. Five dollars a week paid board for herself and child in a working-woman's home, but left nothing for clothes or other necessities. She could not run even a sewing-machine, and her baby took much of her time. She started with plain needlework, working for anybody who needed simple mending. Then it was noticed that she had an excellent eye for a bargain, and working-girls who lived at the home, but were busy through the day, commissioned her to go to the stores and make purchases for them, giving her ten per cent on the purchase when she was able to effect savings.

Three years were spent in that rather miserable way of life. Then her boy was placed in a state institution, and she got a place as clerk in a department store. The husband's payments had now stopped.

Her first work was in the fancy-goods department at five dollars a week. This was soon raised to six, and then seven dollars, from which she paid fifteen dollars a month for her own board at the home, and six dollars a month for the care of her boy. In six months, however, her progress was so rapid that the department manager paid her ten dollars a week and gave her supervision of fancy goods. If she could

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Send us 10c (for carriage and packing) and the metal top from a jar of Armour's Extract of Beef. We'll send you a beautiful silver tea-spoon, coffee-spoon, bouillon-spoon or butter-spreader bearing *your initial*. The design is our beautiful lily pattern. You can get this pattern only from us. We will send up to twelve spoons or twelve spreaders, or any twelve pieces assorted.

They are all genuine Rogers' AA extra plate. A set of this ware would cost you $6.00 if you could buy it in jewelry stores. Yet it only costs you $1.20 to get a set; to cover carriage, packing, etc. Send in the caps as you buy the Extract, or send them all at once. Mention the pieces you want. This offer is made only to those living in the United States.

What Extract of Beef Means to Housewives

We want you to know the hundred uses for a good extract of beef—not in the sick room, but *in the kitchen.*

Armour's Extract of Beef

We are willing to give you the silver free simply to get you to use a few jars. For you'll never be without extract of beef once you know what it means.

All the delicious flavors which the expert chef imparts to his meat-dishes can be attained by you through the use of this savory household help. Add it to soups and to gravies. Note what your people say when they taste them.

Impart it to "left-overs"—see how it freshens them. Make stews from the parts of meat that you now throw away. This extract gives to the meat the flavor that it lacks. You can utilize twice as much of the meat that you buy, if you'll use Armour's Extract of Beef. It saves twice its own cost in this saving of meat alone.

Four Times the Best

Armour's has four times the strength of ordinary extract of beef. Armour's is concentrated.

The directions are always "Use one-fourth as much."

Extracts costing a trifle less go but one-fourth as far. Just try one jar of Armour's. Learn at least some of its hundred uses.

Decide if you'll ever again go without it.

Get one of these beautiful initialed silver pieces. See if you want a full set.

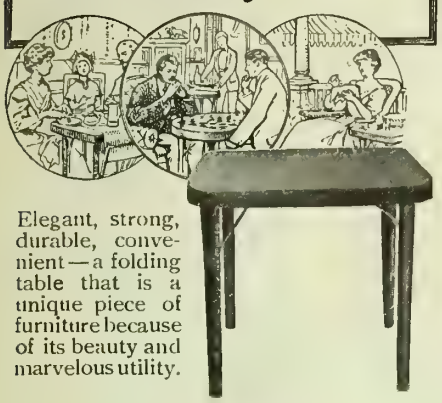
When sending the caps for the silverware, address Armour & Co., Chicago, Dept. B U.

Always send 10c with each cap.

ARMOUR AND COMPANY

Save the library slips in Extract of Beef jars. They get you the magazines free. (9)

A Folding Table For Every Need



Elegant, strong, durable, convenient—a folding table that is a unique piece of furniture because of its beauty and marvelous utility.

Lightweight PEERLESS Folding Table

Suitable for any purpose—adaptable to any style of furnishing. Won't wobble or shake and has none of the frailness common to folding tables.

Dining Tables, Sewing Tables, Tables for the Sick Room, for Games, Parties, Every Table Use.

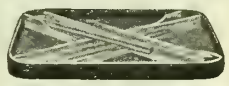
The Lightweight Peerless Folding Dining Table is *the* thing for small rooms, flats—anywhere that space is limited. 48 inches in diameter, seats eight, weight 22 pounds, natural wood top.

An Actual Photograph
12 Pound
Peerless Table
Supporting 1002 lbs.

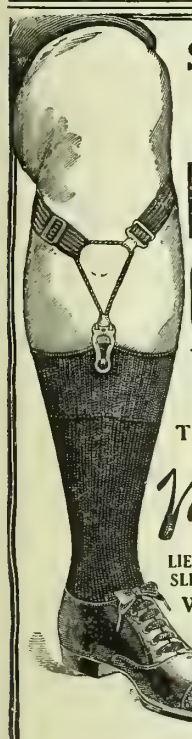
Many other styles, from 24 to 48 inches in diameter, with felt, leatherette or three-ply exquisitely grained, natural wood top. Light enough to carry anywhere, and strong enough for any load. Every table fully guaranteed.

Ask your dealer. If he doesn't handle our tables, write us for catalogue and we will tell you a dealer who does or supply you direct.

Carrom-Archarena Company, Ludington, Mich.



Peerless Table Folded.



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The Improved BOSTON GARTER

The Name is stamped on every loop—Be sure it's there

The Velvet Grip CUSHION BUTTON CLASP

LIES FLAT TO THE LEG—NEVER SLIPS, TEARS, NOR UNFASTENS

Worn All Over the World

Sample pair, Silk 50c., Cotton 25c. Mailed on receipt of price.

George Frost Co.
Makers
Boston, Mass., U.S.A.

Insist on Having the Genuine
Refuse All Substitutes

CLASS PINS

and BADGES for COLLEGE, SCHOOL, SOCIETY or LODGE

Either style with any three letters or figures and one or two colors of enamel, **Sterling Silver, 25c. each, $2.50 a doz.; Silver Plated, 10c. ea., $1.00 a doz.** Special designs in Pins or Badges made for any School or Society at low prices. Send design for estimate. Catalog Free. **Bastian Bros. Co., 304 South Ave., Rochester, N.Y.**

No. 34

keep sales on the up-peak there would be further increases. At the end of her first year she got fifteen dollars a week, was able to dress better, live in more congenial surroundings, catch the trend of business from the able people over her, and also save something. In the second six months she saved a hundred dollars and placed her boy in a boarding-school, getting half rates through the interest of a clergyman.

During the second year her salary was fifteen dollars, and then came a further increase. She had saved five hundred dollars when the buyer for that department was taken sick, and the firm sent her to Chicago to buy stock. This she did so well that a bonus of a hundred dollars was given her, with an increase in salary to twenty-five dollars a week. The increase paid for her boy's schooling that year, leaving her savings intact. During the following year she saved seven hundred dollars, and was wide-awake to opportunities. The fancy-goods buyer, leaving to take another position, recommended that she be tried at the head of the department, and her knowledge of goods was so extensive by this time that she had no difficulty in holding the place. The firm paid her two thousand dollars a year, and five hundred additional for another department for which she undertook to buy goods.

In three years she had bought a home of her own, and her boy, finishing school, came to live with her. He is now studying law. His mother, still in business, and earning a good income, says that the foundation of it all was laid on two things: the habit of saving acquired during several years of the grimmest poverty, and her first insight into business.

A Woman's Success in Real Estate

Another woman was left penniless after marrying twice. Her first husband, a business man and loving companion, died two years after their wedding, leaving her about fifteen thousand dollars' insurance and property. She married several years later, this time a worthless scamp who ultimately left her with nothing, having schemed and squandered her property in business trickery and dissipation. She had never worked for money, but had lost touch with her family, and was ashamed to go back to them. A friend who had known her in prosperous days suggested that she live through a winter in a small cottage at an Atlantic seashore resort, and, besides giving rent free, paid her a little something as caretaker. This was done partly for her health's sake.

The season was about to open again. She got renting rights in several furnished cottages, and undertook to show other houses to people sent by agents. The latter, she found, often conducted a mere reference bureau, listing large numbers of cottages, but using no skill in helping people choose. She went into it with real selling ability, and not only earned some good commissions through the spring, but attracted attention from owners because the cottages she had been intrusted with were all rented, and the tenants satisfied because of the personal attention she gave them through the summer.

Down the shore a couple of miles a new resort was being created. Hundreds of lots had been sold, and owners were beginning to build. She went to several who were ready, pointed out that labor was easier to get in winter, and of better skill, and that she, for a stated fee, would undertake all the wearisome details put upon an owner by building operations. This brought an income till spring, when her renting business could be taken up.

By that time she had grasped the principles of real-estate dealing, and also got in touch with the buying and renting public. The work appealed to her. She liked building. Seeing the demand for all-year homes at the seashore, she interested a local merchant in buying a choice lot and putting up a two-family house on it. This cost about six thousand dollars, and she rented both sections for four hundred dollars a year each, bringing more than ten per cent net on his capital. Later the property was sold by her. She built again for this client, taking all the details off his hands, and in a few years added other clients of the same character. Today this woman is well off again, and has a comfortable capital of her own at work in building. She says that she just loves to build houses, fit them up and sell them off as they stand.

"I thought all umbrellas were alike, but this one is different."

Every dealer in umbrellas, every one of their umbrella customers, wants to know about

NAME-ON

NAME-ON is a new umbrella made by the oldest umbrella manufacturer in America, William Beehler, of Baltimore. Founded 1828.

An Umbrella That Stays With You. We call this BEEHLER umbrella the NAME-ON because we put your name and address on it. We work them into the fabric in such a way that to remove them disfigures the umbrella. It is done so as to be neat, and although noticeable, not too conspicuous. It is not visible from the outside, but as soon as the umbrella is raised, it is right there to identify the umbrella and nudge the conscience of any one who has taken it by mistake.

Your name and address in your umbrella clinches beyond a doubt the question of ownership. NAME-ON is umbrella insurance and it's done free of charge. You can get this special extra feature without cost whether you buy a NAME-ON direct from us or from your dealer.

A Backbone of Steel. A BEEHLER umbrella can't turn inside out. The ribs are steel—a flawless, vibrant steel—and each rib is made very broad so in the heavy strain of storm the broad backs of BEEHLER ribs have strength where they need it most.

When a BEEHLER umbrella is closed, the broad ribs lie close to the rod. This allows the umbrella to roll close and gives the BEEHLER umbrella its distinctive style.

Rust-Proof, Too. A thick coating of rubber enamel covers BEEHLER ribs. Rubber enamel is pliable, and it won't chip off and expose the steel to moisture and rust. So BEEHLER ribs don't rust nor have the dirty appearance so common to ordinary umbrellas.

To Dealers
Write for Our NAME-ON Plan of boosting an umbrella department. Be the first in your city. Write now. Costs nothing to find out.

BEEHLER umbrellas are easy to raise—a patent runner made of brass and nickel-plated does the work. A simple push or pull and your umbrella is raised or lowered—no sticking, no hunting for the catch and no pinched fingers.

The BEEHLER umbrella is strong and durable. It is light. It rolls close. It is the best umbrella made and double value with your name and address on.

BEEHLER'S Name Stamped in the Frame. So look in the frame of the umbrella you are buying. Look for the name "WILLIAM BEEHLER." It is stamped in one rib to identify our product and to guarantee its strength and careful workmanship.

Furthermore, it protects you against inferior umbrellas, protects our dealers and establishes the quality and character of the umbrella you are buying.

How to Get the BEEHLER NAME-ON

BEEHLER NAME-ON umbrellas cost from $2 to $25, depending on the fabric and handle you select. Made in all sizes for men and women. Sto[illegible]

If your dealer doesn't have the BEEHLER NAME-ON, s[illegible] we will mail you free The NAME-ON Book. It contains [illegible] umbrella cloths and silks as well as striking illustrations [illegible] women and children. You can find exactly the han[illegible] will bring The NAME-ON Book to you *free*.

You can order directly from our factory, or through [illegible]

If you are not thoroughly satisfied we will refund [illegible] the same day they are received and deliver by [illegible]

Remember, your name and address are put in [illegible]

For gifts the NAME-ON umbrella is ideal

Write to-day and ask for The NAME-ON Book.

Special NAME-ON Introduction Offer: We will personally select a dependable gloria silk NAME-ON umbrella, work your name and address into the fabric, and send the umbrella by express, prepaid (in U. S.), the same day your order is received, on receipt of price—$2.50 for size 28 (men's); or $2.00 for size 26.

Money refunded if the umbrella doesn't open up to your entire satisfaction.

William Beehler, 204 W. Lexington Street, Baltimore, Md.

The Oldest Umbrella House in America. Founded 1828

WHEN THE BOTTOM FELL OUT

(Concluded from Page 17)

including customs charges, which are attested by Uncle Sam's receipt. In the height of the panic a consignment arrived at Boston, in transit to a Chicago mercantile house. The duties aggregated thirty-odd thousand dollars. Uncle Sam will not take checks for customs, nor even national banknotes. He wants legal tender. So the express officials had to sort out this amount in picked money, and hand it over to Uncle Sam. The premium on this cash, at panic rates, amounted to about fifteen hundred dollars. Circumstances were explained to the Chicago consignees, but they made no comment, and tendered their check for the bare customs charges, plus freight. There was, of course, no legal obligation to pay more, and probably no moral one. The express companies rendered this sort of service for many other importing customers. It is chiefly an interesting illustration of business being done under those abnormal conditions of the recent panic period, when one trader could pay credit at par and another was forced to pay currency at a premium.

The premium on real money during the sharpest weeks of the crisis led to many curious situations and some sharp practice. All over the country cash was being hoarded in strong boxes and stockings. To bring it out into circulation again, banks and brokers bought it like merchandise from whoever would bring it in, paying various percentages. A man going to the Wall Street money brokers with a cigar box full of silver, for instance, would receive a check in payment. If he had a thousand dollars, with the premium at three per cent, the brokers paid him ten hundred and thirty dollars in credit, and his cash was sold to some employer who needed it for the pay-roll, or a merchant who wanted it for change.

All kinds of hoards came out of hiding. The silver dollar, so little seen in the East that it will not always be accepted as money among the foreigners in New York, became as familiar along Broadway as in Kansas. Small gold, another strange species of money along the Atlantic seaboard, passed freely, and Easterners were glad to get it.

Cash was bought at a premium for use in retail trade, and for paying wages in districts where checks were likely to lead to strikes. For not every employer was able to pay his workpeople in credit. Through the steel districts about Pittsburgh, for example, pay-checks ssued in denominations of one to twenty dollars were often torn up in exasperat'on by foreigners who did not understand that this gave clear profit to the boss. Many of these pay-checks disappeared in other ways, being lost, worn out, burned. A'most every bank and broker's office today has its frame of emergency currency, spec'mens from leading cities, and the aggregate withdrawn in this way must have been large, and was all clear profit to the concerns that issued the checks.

The Traveling Man's Rake-Off

Large business houses did not, as a rule, sell currency at a premium, even where they had exceptional advantages for obtaining it in daily business. Sales were made by foreign people whose habits lead them to keep their wealth in currency. Again, small wholesale merchants who sell to petty retailers through our large cities, and make a practice of collecting their bills in money once a week, furn'shed a large proportion of the currency that was brought to the money brokers, as it was possible for them to use the credit obtained in payment in buying their own goods. Among larger interests money was not sold in this way, but used to accommodate customers.

Moreover, a determined check was put upon those who sought to obtain cash to sell at a premium.

When the panic came a customer of one Wall Street bond house had eighty thousand dollars on deposit, waiting investment, and was in London. He cabled, asking that his money be sent him there, and it was wired over. When it arrived, however, the customer had got over his anxiety and, instead of paying the costs of taking it out, cabled it back. Two weeks later he appeared in Wall Street in person and asked for his money in cash. The bond people inferred that he wished to clear a profit of twenty-four hundred dollars by selling it, and refused payment, bluntly telling him why. Thereupon he handed in a list of stocks and bonds to be purchased with this capital, and went West, leaving the securities in their hands. When he returned six months later these securities, bought at panic prices, had yielded him fully seventy-five per cent profit.

A traveling man was sent to Mexico during the panic and given a check for one thousand dollars to pay expenses, together with a letter to the bank explaining circumstances and asking that he be given cash. The bank granted this request, and the traveling man took the money into Wall Street, sold it, and bought express money orders with the check. This bit of sharp practice netted him only thirty dollars.

A much shrewder deal of the same sort was engineered by a New Yorker starting for San Francisco during the panic. Stepping into the uptown office of an express company, he stated that he had heard its money orders were a fine convenience for travelers. The clerk assured him they were. So he gave his personal check, certified, for ten orders of five hundred dollars each. Then going to a downtown office of the same company he exhibited his money orders, explained that he had forgotten to keep out cash for traveling expenses, and asked that one of them be turned into currency. The clerk obliged him. He went to another office with the same story and got five hundred dollars more. Boarding the train, he got off at Buffalo, Chicago and other places along the way, telling the same story, and getting money in each place to continue his journey. When he arrived at San Francisco, where there was a heavy premium on money, he had five thousand dollars in cash, and sold it at a profit sufficient to pay all expenses of the trip out and home again.

The Stranger on the Train

Such trickery was not common, however, nor resorted to by people of any commercial standing. On the whole, panic conditions brought out good qualities. When the bottom fell out the struggle was desperate for everybody. But each man saw his friends standing clearly apart from his enemies.

Honesty and generosity were universal. Years of sound policy suddenly yielded the most definite returns, and sharp practice got its punishment. Men were often forced, too, into new measures that greatly broadened their operations.

The case of a manufacturer in the Middle West is typical. His bank suspended in the first week of the crisis, and its president, a warm friend, was under a cloud. Feeling in his town was such that nobody wanted to help a friend of the banker's, and he could not ra'se money or get credit to meet the coming week's pay-roll. So he took a train for New York, believing that it would be possible to obtain capital or credit somehow in a larger center, where personal connections would not be counted either way.

On the train, riding down the Mohawk Valley, he became interested in a big, genial fellow who had boarded it at Buffalo.

After looking at this new passenger for half an hour the manufacturer suddenly threw away his cigar-butt, walked over to him, extended his hand, and said openly:

"I want to know you—I like your looks."

"I thought you did," responded the stranger heartily, with no surprise. "I like yours, too. Sit down, and have a fresh cigar, and tell me what's worrying you."

Before these men rode into New York they knew each other intimately. The stranger was a financial man who had sold out interests to a trust in our prosperity period, and had just come back from Europe to find new interests. The manufacturer was helped to credit and cash for immediate necessities, and later the two formed a new company, brought the factory East into a broader field, and have put it on a fine basis during the two years when the country has been slowly getting back on to the bottom.

Do You Wish to See All the New Styles?

Do you wish to see all the novel plaited flounce skirts, the most graceful designs in years, and the new coats with plaited sections to match the skirts, all very novelly trimmed—do you wish to see them *all?*

And the new dresses, returning this year to the pretty Grecian Styles and the fashions of the 12th Century, beautiful in their long, height-giving, graceful lines. And the hats are decidedly new, in Gainsborough and Duchess effects, and there are new waists and splendid new ideas in Misses' and Girls' Suits and Coats and Dresses.

We have spent over $250,000 in gathering all these new styles, in creating new designs and publishing the "NATIONAL" Style Book. And now one copy of this book has been reserved for you and will be sent you entirely FREE, Postage Prepaid, if you will write for it *to-day.*

"NATIONAL" Made-to-Measure Suits

New York Styles **$10 to $40** Express Charges Prepaid

Fall Style Book and Samples Free

This Style Book will also show you all the new "NATIONAL" Tailored Suits, all Made-to-Measure, and a perfect fit guaranteed. There are the new flounce skirts, and plaited skirts and coats, every new style and made in your own choice of all the new materials. There are over 450 new materials from which you may choose, and samples will be sent you FREE providing you ask for them.

In writing for your "NATIONAL" Style Book, be sure to state whether you wish samples for a Made-to-Measure Suit and give the colors you prefer. Samples are sent gladly, but only when asked for.

NATIONAL CLOAK AND SUIT CO.

214 West 24th Street, New York

Largest Ladies' Outfitting Establishment in the World. Mail Orders Only. No Agents or Branches.

The "NATIONAL" Policy Every "NATIONAL" Garment has the "NATIONAL" Guarantee Tag—our signed guarantee—attached. This tag says that you may return any "NATIONAL" garment not satisfactory to you and we will refund your money and pay express charges both ways. The "NATIONAL" prepays expressage and postage to all parts of the world.

This is "The Regina"—one of the many styles to be had of the Imperial agent in your town.

TRADE MARK IMPERIAL REGISTERED NY 17227 NEW YORK

THE "IMPERIAL" is the choice of *men who know,* and men who *want* to know.

Over 900 merchants in over 900 towns sell IMPERIAL $3. Hats, in preference to any and all other $3. brands.

Take the judgment of these knowing hatters and buy the "IMPERIAL."

Styles that sparkle with smartness — quality that laughs at wear.

This label guarantees the service

This No. To Duplicate
SIZE 6¾
IMPERIAL GUARANTEE.
The Color and Wear of this Hat are Absolutely Guaranteed. Your dealer is Authorized to replace, Free of Charge any Hat which Does Not Give Reasonable Satisfaction.
SAMUEL MUNDHEIM CO.

You will find it in every hat

If there is no IMPERIAL agent in your town, you can select the hat you want from our style book free on request.

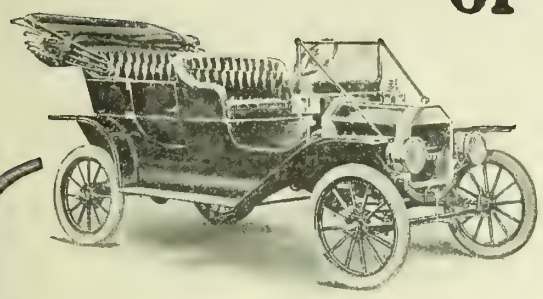
Samuel Mundheim Co. (Makers)

13 Astor Place, New York

Imperial $3 Hats

Facts From Ford

OF VITAL IMPORTANCE TO AUTOMOBILE BUYERS



Model "T" Touring Car, $950.00, fully equipped

There is a tendency on the part of the uninitiated to refer to the Ford car as a small car in the design and building of which, on account of the remarkably low price, the minimum of size and weight has been observed. To correct this impression and as proof that the reverse is true, the following facts are submitted:

Model "T" Coupe, $1050.00

FIRST FACT: Light as the Ford car is, 1200 lbs., it is no lighter in proportion than a passenger engine of the accepted highest type. The 5000 H. P. Pacific type locomotive used on the Pennsylvania Lines West weighs 53.8 lbs. per horse power. The Model "T" weighs 53.3 lbs. per horse power. Each is designed by an engineering expert for passenger service. On the other hand, the average freight engine, as well as a large proportion of automobiles, weighs from 85 to 110 lbs. per horse power. Note the difference?

SECOND FACT: Tho the tires on the Ford are small in actual inches and so cost less to replace, they are in reality the largest tires used on any automobile. Tire size is only large as compared with the load to be carried. For each pound of Ford car there are 2.33 cubic inches of tire. On no other car manufactured is the tire size larger than 2 inches for each pound of weight. There is some importance to this.

THIRD FACT: The horse power of the Model "T" tho rated as "twenty" is greater than the average "thirty" and equal to some of the "forty" cars. A "thirty" weighing 2100 lbs.—a much lighter weight than the average "thirty"—has one horse power for each seventy pounds. The Model "T" develops one horse power for each 53.3 pounds of car weight. Horse power has no significance except when compared with the load to be carried—you'll agree with us on this.

FOURTH FACT: The size of brakes is an important consideration. Lives are often at the mercy of the braking possibilities of a car. Brakes scientifically designed are proportioned to the load they must control, the larger the load the larger the brakes. The total braking surface of the Model "T" with its dual system of braking is 6.1 square inches per pound of weight. The average of other cars is in the neighborhood of 5.1 square inches. One of the heavier cars in the New York-Seattle Race had to rig up a drag to hold back on the grades. The winning Ford car didn't have to for the reason just given.

QUALITY FACTS: Quality, not quantity, makes strength. Light weight is expensive, not cheap to build. Commodore Vanderbilt, that giant of railroad development, once offered a carriage builder $1000 for each pound by which he was able to reduce the weight of a buggy. It is a mistake to consider low price as a result of light weight or that light weight is a result of low price. Low price results from know-how, from specialization, from quantity buying and producing, from taking advantage of all cash discounts without paying interest, and from system in production and selling. Light weight is the result of Mr. Ford's conviction that quality and design, not quantity and cast iron, are essentials of strength.

MAINTENANCE FACTS: There are some items though, which in connection with the Ford light, low priced car are small in comparison with similar items for high priced, heavier cars. Repair bills are smaller; fuel bills are lighter; tire costs are less. A Model "T" costs less to maintain per month than a horse and buggy. A gallon of gasoline is enough for 22 to 25 miles; a set of tires lasts 8,000 to 10,000 miles or more and repair parts are low priced and easily installed.

DURABILITY FACTS: It is another mistake to consider a light car as being unsuitable for heavy roads. A traction engine needs a mighty smooth road, yet a traction engine is nothing more than a heavy weight automobile. Over any and all kinds of roads the Model "T" will run more miles, more days, more years than any heavier car manufactured—and it is the lightest of them all. A Model "T" Ford, a duplicate of the Ford car for 1910, won the New York to Seattle Race, the hardest, toughest, most gruelling contest ever run, beating from start to finish all the high-priced, high-powered, heavy-weight competitors. Light weight was very largely responsible for that. ("The Story of the Race" will be mailed upon request).

SPECIFICATION FACTS: A Vanadium steel, four cylinder, twenty horse power, 1200 lb. car; Ford magneto built in as a part of engine, no brushes, contact points, moving wires or batteries; thermo-syphon system of cooling; new design planetary transmission, silent, easy and long lived; combination splash and gravity oiling system without oilers, lubricators or piping; three point suspension, unit construction throughout and only three units to entire chassis; and interchangeable bodies. These and other up-to-date Ford features described in catalog.

PRICE FACTS: Touring car at $950.00, Tourabout at $950.00, Roadster at $900.00 include top, automatic brass windshield, speedometer, gas lamps, generator, three oil lamps, and tubular horn. For unequipped car with oil lamps and tubular horn only, deduct $75.00. The Coupe at $1050.00, Landaulet at $1100.00 and Town Car at $1200.00 include three oil lamps and tubular horn, all prices f. o. b. Detroit.

THESE FACTS are here detailed for the enlightenment of intending automobile buyers. Each fact has already been proven and will be for you if we are given the opportunity. Compare them, fact by fact, with statements and claims of other automobile manufacturers and decide for yourself whether you are justified in buying any car until you have carefully investigated the Ford. Have the nearest Ford dealer supply a car for a demonstration. If you do not know his address write us for it. Then decide on actual comparative merits—we will abide by your decision.

Every Model "T" Ford Car is an exact duplicate of the car that won the New York-Seattle Race

BRANCHES
Boston
Buffalo
Cleveland
Chicago
Denver
Detroit
Kansas City

Standard Manufacturers A. M. C. M. A.
266 Piquette Ave., Detroit, U. S. A.
Canadian Trade Supplied by THE FORD MOTOR CO. OF CANADA, Ltd., Walkerville, Ont.

BRANCHES
New York
Philadelphia
St. Louis
Seattle
London, Eng.
Paris, France
Melbourne, Aust.
Toronto, Can.

Ford Motor Company

"Takes All the Hard Work Out of Housecleaning"

Old Dutch Cleanser has simplified and lightened house-cleaning to a remarkable extent. This handy, all-'round Cleanser accomplishes more than all old-fashioned cleaners put together —with far less trouble, and at less expense.

This *one* Cleanser *cleans, scrubs, scours* and *polishes.* It replaces soap, soap-powders, scouring-bricks and metal-polishes, and works *mechanically*, not chemically. The modern housewife has learned to avoid caustic and acid cleaners.

Large, Sifting-Top Cans (At All Grocers)

10c

Old Dutch Cleanser cleans marble, painted walls, bath tubs, glassware and cutlery; scrubs wood floors, woodwork, mosaics and tiling; scours pots, kettles, pans, boilers, sinks and flatirons; polishes faucets, door knobs, railings, brass, steel, copper, etc.—*with very little help from you.*

If your grocer does not keep Old Dutch Cleanser, send us his name and 10c in stamps, and *we'll gladly pay 22c postage* to send you a full-size can.

Our illustrated "Hints for Housewives" booklet free upon request.

Cudahy, Omaha, Neb. (*Branch for Canada, Toronto*)

A LITTLE MATTER OF SALVAGE

(Continued from Page 20)

miles farther on the British steamer Falls o' Clyde in tow of the steam schooner John C. Wilkins. The Merchants' Exchange 'phoned Hickman & Son. Leach, of Higgins & Leach, was low enough to ring up Johnny Hickman the same afternoon. Old Hickman did a war-dance and damned the McNaughton family, root and branch.

. . . . . .

For several minutes after the rain and mist had closed in around the Falls o' Clyde and the John C. Wilkins, McNaughton continued to stare back into the smother of foam. Townsend, on watch, stood beside him. Neither man spoke, for to Townsend the air was pregnant with brimstone and silence appeared to be golden. Presently the captain spoke.

"I haven't slept for two nights," he said. "I guess I'll turn in."

But sleep to the exhausted McNaughton was as distant as his hopes of salvage from the Falls o' Clyde. He thought of many things, but mostly of towlines. With a new line aboard he would have followed Doughface Johnson into Kingdom Come and taken his chance of recovering the tow while the sou'easter continued. By dead reckoning he figured that they must be off Columbia River. For a moment he speculated wildly upon putting in to Astoria and purchasing a line, until it occurred to him that he might not be able to purchase a line of sufficient strength and thickness. Moreover, there was Columbia Bar to reckon with—and the Trinidad was old.

Heartsore, angry and humiliated, weary, but with sleep entirely out of the question, McNaughton turned to his desk. It was littered with shipping receipts, manifests of the up freight, tobacco and pipe. It occurred to McNaughton that he had not smoked in three days. As he reached for his pipe a duplicate shipping receipt, such as he always retained in order to make up his manifest of the up freight, fell out.

For several minutes, while McNaughton, seated on the side of his berth, elbows on knees, smoked away in silence, there floated before him but two pictures. The Falls o' Clyde with the big green waves breaking over her, and a red-haired girl in Pedro—a girl that he was almost ashamed to face. He had thought to come to her bearing happiness and a home in his big hands—happiness and a home wrested from the ravening maw of old ocean, and instead——

The hot tears of shame and mortification welled up in the Scotchman's eyes. He wiped them away with a corner of the bedspread. His pipe went out. He sat there, staring at the floor. Presently he was aware of a duplicate shipping receipt, face up, lying at his feet. Slowly and almost subconsciously he read it:

> RECEIVED FROM The California Steel & Wire Co., to be delivered to the Puget Sound Lumber Company, in as good condition as received, excepting therefrom dangers of the sea and navigation, piracy, barratry of ——
>
> PER steamer Trinidad:
>
> 25 kegs Acme shingle bands
> 6 kegs 12-D nails
> 3 reels ½-inch extra flexible wire donkey lines
> 1 mile extra flexible plow steel wire rope, 1⅝-inch
> 1 coil galvanized wire

The receipt was signed by Nelson.

McNaughton rose and looked at the barometer. Still 28.10, and no change in the weather. He drew aside the little red curtain on his stateroom window and looked out over the heaving area of white caps. A large passenger steamer was passing, a quarter of a mile to starboard. For a few minutes she loomed up through the gray mist, and like a gray ghost faded away, southward bound. The captain of the Trinidad stared at her until she was gone, then returned to his seat on the side of his berth. The yellow shipping receipt still lay on the floor. McNaughton read it again:

> 25 kegs Acme shingle bands
> 6 kegs 12-D nails
> 3 reels ½-inch extra flexible wire donkey lines
> 1 mile extra flexible plow steel wire rope, 1⅝-inch
> 1 coil gal ——

One mile extra flexible plow steel wire rope, 1⅝-inch! Holy sailor!

In the alley amidships Second Mate Nelson met a crazy man waving aloft a moist sheet of yellow paper. With his other hand he struck at Nelson. The Swede dodged and grappled. For a second the two men stood locked in each other's arms, straining and cursing, then rolled together over the wet, heaving deck, McNaughton uppermost. His great hands closed over Nelson's throat.

"You fool! You eediot! You squarehead! Where's that wire rope? You knew it was aboard. Tell me, you ——"

Nelson's eyes rolled, his face grew purple. McNaughton let go his throat and raised his fist, just as the bosun and two deckhands jerked him away from the half-conscious Swede.

"There's wire cable in the hold—in the up freight!" he yelled. "That fool mate signed for it himself. *Wire cable*, I tell you! Inch and five-eighths—*a mile of it!* Let go, you hounds! I tell you, let go! Get that wire rope on deck! Quick! or by ——"

He broke away and raced for the bridge.

"Put her about, Townsend," he yelled. "I'm going back. We've a wire logging line in the up freight, and I'll follow that bloody Finn while the Trinidad holds together." He shook his fist under Townsend's nose. "I'll get her back again if I have to lower the ship's boat and cut his hawser. D'ye hear me?"

The light of battle, the sheer joy of the fight flickered up in Townsend's quiet eyes.

"Hard over!" he shouted to the man at the wheel. "Put her about! We're going back."

Down in the engine-room Henry Schmidt wiped his oil-soaked hands on his overalls. Presently he was aware that the Trinidad was coming about. He stepped to the speaking-tube and called the bridge. McNaughton answered. For a few moments the old chief stood with the tube to his ear. Then he placed the tube to his lips.

"*Ja, ja.* I bet you. Ve hold her all righd, so be ve get her once again yet. Ain'd it?"

For perhaps a minute Henry stood staring at the smooth, swift play of his engines. Then he picked up a torch and went back for a look at the coal-bunkers. Thereafter his assistants looked after the engines of the Trinidad. Henry Schmidt's attention centered on the firemen and the steam gauge.

. . . . . .

Doughface Johnson superintended personally all of the details pertaining to getting his towline aboard the Falls o' Clyde and fastening his end of the line around the bitts of the John C. Wilkins. His broad, gorilla-like face was wreathed in smiles. He felt confident that his line would hold. He had an extra line if it did not. His chief engineer reported a goodly supply of coal in the bunkers. All in all, Doughface Johnson was not worrying. The sou'easter might blow for a week. He felt that he could hold on. Happy in the knowledge of his power and the certain prospects of at least two thousand dollars as his share of the salvage, the Finn went to his cabin and brought out a gallon demijohn of whisky. With his own hands he served his Scandinavian crew a stiff "five fingers" each. They cheered him, and it was as music to his soul.

The tramp signaled that the line was fast. Johnson gave the signal for half speed ahead. The shining yellow hawser tightened, the tramp lifted her bows from the foam and the tow was on. The Finn rang for full speed ahead. He could feel the throb of his engines, the vibration from bow to stern as the water boiled and churned and the powerful twin screws of the Wilkins took the water. Suddenly the vibration ceased. Doughface Johnson waited a minute—two minutes. He put his helm hard over, but to no avail. The John C. Wilkins had stopped she was falling off into the trough of the sea. The Finn sprang to the telegraph and again rang for full speed ahead. Instantly the chief called him through the speaking-tube.

"What's the matter with you?" he cried angrily. "Why don't you keep her clear?"

"She is clear," Johnson retorted. "Whose running this ship? Kick her ahead. What in blazes are you waiting for?"

"I can't kick her ahead. She won't kick an inch. Ain't you seaman enough to keep her screws clear of that towline?"

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Calling his chief mate to take charge of the bridge, the Finn ran aft and looked over the stern of the Wilkins. His own line was clear. At the imminent risk of being washed overboard, Doughface Johnson bent far out over the stern railing and peered downward. As the stern of the Wilkins lifted, several lengths of frayed and ancient hemp hawser flew clear of the water. When the stern of the Wilkins settled down the fragment of hawser disappeared.

Doughface Johnson straightened up, and his face was white with rage as he shouted to the mate to give her half-speed astern. Instantly he returned to his position over the stern railing to await results. The water boiled for a second or two. The screws stopped. As the stern was once more lifted high in air, the skipper of the John C. Wilkins saw the fragment of hawser flash through the foam and disappear as the steamer settled. To add extremity to the situation, both vessels were rapidly being driven toward shore by the terrific wind and tide, and, with both vessels helpless, there was grave danger of a collision. To the Falls o' Clyde the situation was indeed desperate. Heavily loaded as she was and with the seas breaking over her, she was likely to founder at any moment.

For an hour Doughface Johnson tried—tried by every means in his power—to free his vessel from the deathlock of that clinging section of hawser, but in such a sea he was powerless. Presently, far to the north, a black spot appeared on the gray horizon. Immediately the tramp blew a prolonged blast from her siren and broke out her distress signals. Doughface Johnson mounted his bridge and brought his glasses to bear on the speck. He made it out to be a steam schooner, but the knowledge brought to the Finn no grain of comfort. Too well he knew the rules of the road—the unwritten law of the sea. Helpless, desperate, he would have to stand by and see the fruits of his bitter toil snatched from him in the very moment of victory. The stranger would do exactly as he would have done under similar circumstances—put her line aboard the boat that would pay most. Doughface Johnson knew that he must take his chances. Some other steamer would probably pick him up during the day.

Slowly the stranger bore down upon them. She was a small vessel, black, with white upperworks, engines amidships. To Doughface Johnson she looked a great deal like the Tatoosh. Both the Tatoosh and the John C. Wilkins were owned by Higgins & Leach. He looked again. Without a doubt it was the Tatoosh. Surely the gods were smiling on Doughface Johnson, for the Tatoosh could not abandon him. Her first duty she owed to Higgins & Leach.

The Finn reached for the whistle cord and the hoarse, long-drawn scream of his siren rose above the roar of wind and wave. Straight as an arrow, now lifted high on the crest of a monster green wave, now dropping swiftly till her stubby masts alone showed, sticking bravely out of the valley into which she had plunged, the little stranger came for the Falls o' Clyde. As she shot by the wallowing hulk her line gun belched forth, and the light heaving-line hurtled through the spray, fair across the deck of the tramp. As she swept grandly past a yell went up from the crew of the Wilkins, and Doughface Johnson choked with rage. On the bridge of the Trinidad, for it was indeed she, McNaughton stood, megaphone in hand.

"What's eating you, Doughface?" he shouted. "This ain't a funeral."

"Part of your rotten hawser is caught in my wheels. I'm helpless."

"Good-by, old man. Sorry, but it won't do to follow, even if you do kick loose. Steel cable in my up freight. I hope you sink."

Doughface Johnson cursed him till the Trinidad and the Falls o' Clyde had vanished in the sleet and spray.

. . . . . .

It was after five o'clock, and young Mr. Hickman sat in the office of Hickman & Son. He presented a woeful spectacle. Inwardly, he was as dejected as his outward appearance signified. Old Hickman stood at the window, looking out across the bay. Frequently he turned and addressed his son. As a matter of strict fact he had done nothing for the past two hours but gaze out the window, merely turning at intervals to impress some new opinion upon his son and heir. Briefly, Old Hickman

(Continued on Page 41)

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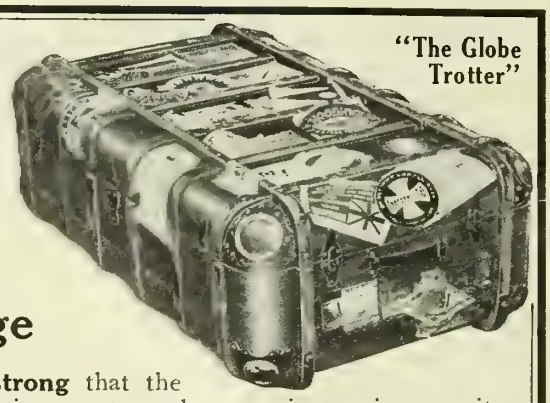

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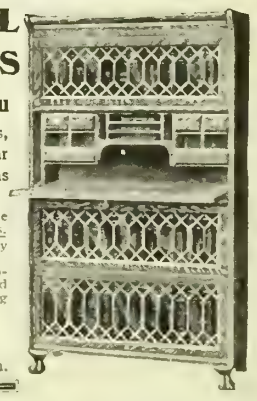

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Illustrations are not used in this advertisement because they do not show the advantages or disadvantages of any underwear. The difference between a fit and a misfit cannot be shown by picture, nor can an illustration show the quality or texture of the material.

This advertisement tells about The Superior Union Suits for men. It cannot express the satisfaction you will feel if you wear The Superior Union Suits. Neither an illustration nor a written description shows how comfortably yet how smoothly The Superior Union Suits fit—how elastic is the fabric which fits without a wrinkle, yet is never tight. The Superior Union Suits permit an absolute freedom of movement—do away with the unnecessary bulk around the waist and the adjusting of awkward bands.

Don't Be a Slave to Custom

Many men put up with the inconveniences of two-piece underwear because they do not know the advantages of The Superior Union Suits—a one-piece garment that fits correctly everywhere—nothing to hold up—nothing to slip down, nothing to slip up. You step into them as easy as putting on your trousers. You don't pull The Superior Union Suits off over your head. Try one garment. It is sufficient to convince you.

The Superior Union Suits reduce the waist measure a couple of inches, and make it possible to wear a belt without constantly "hitching up."

The Superior Union Suits have been made for men exclusively for ten years. All our efforts are devoted to the making of The Superior Union Suits for men only.

The Superior Union Suits come in all sizes and in all weights. From the lightest summer lisle to the heavy cotton and worsted for winter wear. The range of prices is almost as great.

There is a The Superior Union Suit for every pocketbook and every change of temperature. No man who has ever enjoyed their perfectional comfort can be persuaded to try any other.

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The Superior Union Suits are different from others, and yet the difference cannot be shown in a picture, and cannot be told in an advertisement—you must feel it.

Buttonholes ordinarily stretch and become unserviceable. Those in The Superior Union Suits retain their shape. The buttons too are there to stay. Two vital points in the construction of a union suit are the lap in the back and the crotch. The Superior Union Suits cover thoroughly, and at these points are so vastly superior to all others that they have created a new standard of excellence.

You can obtain The Superior Union Suits in weights you are accustomed to wearing, and at a price that makes it unprofitable to buy other garments. There is no risk. This advertisement is true or you get your money back. Make us prove it! Get a The Superior Union Suit today.

Sold by first-class dealers in men's wear everywhere. Send direct to us for a handsome booklet with samples of fabrics, etc. All we ask is your address.

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The Superior Underwear Company

100 River St., Piqua, Ohio

TRADE The Superior MARK
A PERFECT UNION SUIT

This Trade Mark on Every Garment

TRADE The Superior MARK
A PERFECT UNION SUIT

(Continued from Page 38)

had constituted himself a verbal gatling gun, hurling hot adjectives at the helpless object of his wrath.

Young Mr. Hickman felt that he had very little to live for. Old Hickman told him so, and Johnny believed him. Life was indeed a delusion and a snare. He groaned as the 'phone rang. Otherwise he gave no sign of answering. The 'phone rang once more. Mr. Hickman moved one foot and spoke—a single word, and the Recording Angel made an entry on the debit side of young Mr. Hickman's account in the Book of Things. The third time the 'phone rang Mr. Hickman straightened up and feebly took the receiver from the hook.

"Hello!" he said sadly.

"That you, Johnny?" came a voice over the 'phone. "Hayes speaking. Just received a long-distance 'phone from Eureka. The Mary Banning arrived there at two o'clock and reports passing the Trinidad with the Falls o' Clyde in tow at ten o'clock this morning, off Crescent City."

"*What?*"

"Don't bite the telephone out. I said the Trinidad with the Falls o' Clyde in tow."

"Don't, Hayes. Don't spread it on when a fellow's down and out. Give me the straight of it. Has the Trinidad arrived at Hadlock?"

"No, I tell you, she's ——"

"She isn't towing her. She lost the tramp, I tell you, and she has only one towline, and she must have parted that. The Trinidad can't be towing that tramp. It's a mistake on ——"

Old Hickman fell upon his son like a hawk pouncing on a linnet.

"Gimme that 'phone," he yelled. "Gimme that 'phone ——

"Hello, Hayes, my boy. Yes, Hickman senior. Yes-s. . . . The devil you say! . . . Well, for the love of —— Of course it's Mac. Who else would hang on to her in such a storm? . . . You bet; finest skipper on the coast. Yes, yes. . . . Thanks, Hayes. Yes. . . . Good-by. Hooray! Hooray! Hooray!"

Old Hickman squared off and struck Johnny's derby from that young gentleman's head. With a yell like a Comanche buck the old fellow jerked his son out of his chair and backed him into a corner, and with his skinny knuckles beat a polonaise on Johnny's ribs. Young Hickman grasped his father in his strong young arms and held him. For a moment they smiled into each other's face. Old Hickman was the first to speak.

"By Heck!" he said. "I'll buy. A bottle with a green neck."

. . . . . .

At midnight of the twenty-fourth Henry Schmidt rapped on the door of McNaughton's stateroom. The skipper, who was fully dressed, was lying asleep on his couch, but at Henry's summons he awoke and opened the door. The moment McNaughton saw the old chief's face he knew that something was wrong.

"She's leaking," said Henry simply. "Der vater iss coming into der engine-room. Dot strain iss too much. It pulls out from der seams der oakum, und der liddle ship is not so young yet, vat?"

"Keep the pumps going, Chief. Both of them. I'll send six men below to try to stop up the worst leaks."

"Mit coal," said Henry plaintively, "dose leaks vos noddings. Mit der coal all oudt der engines vill die und der pumps —*mein Gott!* It iss not to my liking yet to lose der Trinidad. She iss a noble liddle ship."

"How much coal have you, Henry? How long will it last?"

Henry Schmidt looked up at the captain. "Mac," he said, "you haf your worries. I take care by mine own worries. Ven der coal iss oudt—vell? Until den ve vait und see. Ven der coal iss gone ve burn oil und oakum und cut out der timbers und decking in der alleys, und ve burn dot."

Henry turned to go. McNaughton let his huge paw rest for a moment on the old chief's greasy shoulder.

"We'll pull her through somehow," he said hopefully. "Turn in and try to get some sleep."

Henry Schmidt shook his head. With each wave that beat over her the old Trinidad called aloud to him for help; each creak and groan of her straining timbers seemed to him a sobbing cry. There could be no sleep for Henry Schmidt. He must stay awake and fight for the ship he loved Fight for her? Of course he'd fight for her—fight till the last. Fight till the fires went out and the hungry green billows claimed her for their own. She was his pet—his darling. Twenty-eight years! Long time to be chief of a boat like the Trinidad.

There was a catch in Henry's voice as he said good-night. His greasy hand trembled for a moment as it sought McNaughton's. They each understood. Youth and Old Age, but bulldogs both. True sons of the sea, they would fight to the last, only they no longer thought of the salvage. All their lives the gray waste of Old Ocean had called to them. She was a hard mistress, though from her troubled breast they drew their sustenance. But they would fight her now—for the joy of the fight. They had set their faces to the task before them. They could not turn back. Away out there in the darkness half a hundred human beings hung to them. Back there in that maelstrom of wind and wave men pinned their faith to the Trinidad and a wire cable, and, calm in that faith, fell asleep. McNaughton clinched his great hands in the darkness and thought of the girl in Pedro. He knew the ship he had under him. He wanted very much to live, for life was sweet. And McNaughton was young, and so was the girl. As for the salvage—bah! What did it amount to now? It was all in the day's work—its reward the joy of accomplishment.

. . . . . .

At noon on the twenty-fifth a wireless from the Table Bluff station reported the steam schooner Trinidad, with the Falls o' Clyde in tow, off Cape Mendocino. Young Hickman got the news from Hayes right off the bat. He was low enough to 'phone Leach, of Higgins & Leach. After lunch Old Hickman consulted the weather chart at the Exchange. The wind was eighty miles an hour off Point Reyes. The old man shook his gray head.

"She won't make any headway against that," he remarked to his son. "She'll about make the bar on the afternoon of the twenty-seventh."

At three o'clock on the twenty-seventh the Merchants' Exchange reported the Trinidad, with the Falls o' Clyde in tow, seven miles off the bar. Wind fifteen miles an hour, sou'west, off Point Reyes, bar breaking heavily. At four-thirty she was reported passing in through the Gate.

At three o'clock on the twenty-seventh Henry Schmidt appeared on the bridge of the Trinidad.

"Der coal is oudt," he announced.

"The cook has eight sacks piled on deck for use in the galley. He has some in the galley," McNaughton answered. "I'll send that down. Nelson will take all hands and cut up the planking in the alleys and the tables and berths in the fo'castle."

The chief glanced ahead to where the giant waves were breaking over the Potato Patch. He shook his gray head and his eyes met McNaughton's.

"It's—der—finish," he said sadly. "Der—Trinidad—vill—never—tie—up—to—der—dock—again. Dot"—he pointed to the breaking bar—"Dot vill be der finish. But ve must go on. Ve sink anyhow. Und if ve let go dot tow she pounds to pieces on Duxbury in an hour. Vat? Mac, my poy, it iss vot you call der devil und der deep sea."

McNaughton turned away. A fresh sou'west wind was blowing. The storm was broken. Away off Duxbury Reef he could hear the bell-buoy ringing their death knell. The sun, low in the heavens, shone beautifully, its dying rays lighting up the western slopes of the green Marin hills. For a moment only he looked. For one brief moment he thought of the red-haired girl in Pedro. If he could have lived a little longer—have tasted a little of the sweetness of life. Always it had been toil—hard, merciless toil. For nine days and nine nights they had fought the elements, slowly struggling south with their prize, inch by inch, to a safe anchorage in San Francisco Bay. And now, with but a few miles of angry bar between the Trinidad and her goal, the coal was gone. If they could only keep her alive till the bar was crossed! Down in the engine-room McNaughton knew the water was creeping slowly, remorselessly, up to the furnace doors, to still forever the pulse of the little Trinidad, to drag her down, down into the graveyard of the deep, to rest her battered carcass in the lap of Father Neptune, side by side with the grass-grown bones of her sisters—or, perhaps, fathoms and fathoms beneath Old Ocean's troubled breast, by

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Mrs. I. H. Reese, N. Y. C.; J. Weber, Phila.; Leo Wolff, N. New York; David B. Falter, Chicago; G. T. [illegible] R. Sharpson, Pittsburg; F. N. [illegible] Wilmington, Dells; H. Fisher, Ch[illegible] Marble, Syracuse; D. A. McC[illegible]

2nd Prize is awarded to "SUPER KNIT"

Al[illegible]ne, Atlanta; Miss K. N. Moore, Kentu[illegible] Er[illegible] D[illegible]rr, M[illegible] Har[illegible], Mas[illegible]; F. Budd, New Haven; Mrs. Kell[illegible] H[illegible], Ja[illegible] J. W[illegible], C[illegible] M. C[illegible] Cit[illegible] W[illegible] L[illegible], Me[illegible] N. Y. M[illegible] M[illegible] Me[illegible] Mo[illegible] N[illegible] A[illegible] F[illegible] m[illegible] W[illegible] C. [illegible] [illegible] N[illegible] N[illegible]

3rd Prize is awarded to "U. K. C."

Space restriction prevents our giving [illegible]

Utica Knitting Company, Utica, N.Y.

$11.47 Buys This

All Wool Fall and Winter Weight Suit

The cloth a handsome dark blue herringbone weave. We will send it to you without your risking **one penny.**

Read This: We positively guarantee it will be satisfactory in every particular, fit, quality, value, also that if it is not equal to any $18.00 suit you have ever seen, you can return it and we will refund your money, also every cent of transportation charges. Order this latest style **all wool navy blue Fall and Winter weight suit.** Dress as the New Yorker dresses—he's the best dressed man in the world. Read the detailed description carefully. Send in your order to-day.

Don't pay Retail prices when you can buy a suit like this for $11.47

Illustration shows our All Pure Wool Single Breasted Navy Blue Fall and Winter weight suit for men, cut the latest 1909-10 style, with broad athletic shoulders and close fitting neck so much sought after by all good dressers. **The Cloth** a pure all wool worsted in a handsome dark blue herringbone weave with almost invisible tiny white hair line stripe, the best known cloth for wear and appearance, possessing that peculiar elasticity that will hold the shape of the garment until suit is completely worn out.

COAT lined with finest quality serge, has genuine hand-felled collar, hand padded shoulders, cold water shrunk canvas interlining, retaining the perfect fit of garment and preventing sagging.

PANTS cut correct width at knee, half peg top, with belt loops, side, hip and watch pockets.

VEST cut latest style to fit snugly at waist line.

ABOUT SIZES.
Give chest measure over vest, waist measure over trousers, length of **in-seam** of trousers, height and weight. We guarantee to fit you perfectly.

Catalogue Sent Free to any Address Upon Application

About Samples You are perfectly safe in ordering your suit direct from this advertisement, but if you first desire to see a sample of the cloth write us immediately and we will send you a sample, also **other** samples, together with our catalogue: **FREE** anywhere upon application. The number of this suit is **No. 7X442.** Give number when ordering—**Price $11.47.**

Write to-day for our FREE Catalogue **BELLAS HESS & CO** Write to-day for our FREE Catalogue
BROADWAY, PRINCE & CROSBY STS
NEW YORK CITY, N.Y.

$19.50
BRASS BED
On Approval
Freight Paid

Bishop Grand Rapids Quality and Style

We sell this beautiful, massive, $40.00 Genuine **all-brass Bed,** Colonial Style, **Direct to you** for **$19.50.**

We ship it **On Approval and Prepay Freight** to all points east of Mississippi River and north of Tennessee line, allowing freight that far to points beyond.

Or, we will send the Bed with guaranteed Springs and Cotton-Felt Mattress complete for **$29.50** (worth $60.00.) Our tremendous output and quick cash sales Direct from the "World's Furniture Center" make our low prices possible.

If you don't find this Bed superior to beds sold elsewhere at double our prices, send it back at our expense and we will refund your money. It is a full size double Bed, 4 ft. 6 in. wide, by 6 ft. 4 in. long, with heavy two-inch continuous Pillars. Either Bright or "Satin" finish—both guaranteed for 10 years. With

Bishop's Book of Correct Styles

you may furnish your home throughout at once or gradually, from time to time, being sure of artistic and harmonious results.

For many years thousands of discriminating buyers have traveled far to our show rooms in Grand Rapids to save money and get home-furnishing suggestions. For the **benefit** of those who cannot come, we have issued our handsome and instructive **Portfolio of 186 pages.** It contains colored plates of artistically furnished rooms in "period" and modern styles. Shows correct shades of popular Grand Rapids finishes. Illustrates and describes over one thousand styles of dependable furniture.

We will send this elaborate book, postage paid, if you will enclose 25 cents to show your interest. The 25 cents may be deducted from your first order. If you don't think the book a correct Guide to Furniture Buying, send it back and we will return to you money and the postage you pay in returning it.

Write for the book now and **get the benefit** of high quality at Direct prices.

References: Any Grand Rapids Bank.

BISHOP FURNITURE COMPANY
13-29 Ionia Street, Grand Rapids, Mich.

the laws of Nature denied a resting-place, to drift and drift through the long years till she fell apart.

Neither McNaughton nor old Henry Schmidt thought for a moment of the life-rafts and the dory. In such a sea such puny craft could never live. Moreover, they had set their faces to the task. They could not desert the Falls o' Clyde. With the strange self-effacement of their calling in the hour of danger they thought first of their ship — their personal interests were subordinate to those of their owners. The traditions of the sea were strong in McNaughton and the old German chief. They would stick by their ship and battle to the last. Though Death rode the crest of the breakers before them, Life rode the steel cable behind them. They could not let go.

It was a forlorn hope. They had eight sacks of coal on deck. They had some oakum and oil, and the pine decking would burn. But McNaughton never faltered. It was to be a race for life, with the odds against them. They must cross the bar before the fires went out. The big Scotchman's jaw tightened as he turned and faced the chief, who read the verdict in the master's eyes. When shipmates part there are no heroics. McNaughton held out his hand.

"Good-by, Henry."

"Good-by, mine poy."

Half a minute later the old chief was down in the engine-room, ankle-deep in water. The long tow had been too much for the gallant old hulk, and though both pumps were working the water was pouring through her seams in twenty places and slowly gaining on them. She might last an hour. She might last two. Only, Henry Schmidt knew she must lose in the final battle on the bar. McNaughton had a forlorn hope, but Henry had none—he knew her too well; but with the stoicism of his race he faced the issue squarely. They must go on. There was no alternative. The bar or Duxbury. Which did it matter?

Nelson had brought down the eight sacks of coal from the galley. Up in the alleyways the chief could hear the crew breaking up the decking. The blows of their axes echoed through the engine-room as Henry and his men fed the hungry flames under those two good Scotch boilers. Presently the pine decking, cut into four-foot lengths, began to arrive in the engine-room. As fast as it arrived it went into the furnace. At three-thirty they were well up to the bar and the Trinidad was wallowing frightfully. The first assistant glanced at the steam gauge. It registered two hundred! And the inspectors only allowed her one hundred and ten!

Henry Schmidt met his startled exclamation with a monkey-wrench.

"Leave dot steam 'lone!" he growled. "I'm still chief of dis boat. Ve are on der bar—und it iss not vell to sleep. Vat?"

McNaughton had been over worse bars, but never in a rotten, dying ship with a twelve-thousand-ton tow behind him. As the Trinidad lifted to the first green comber he gripped the speaking-tube.

"Kick her ahead, Henry. Turn her wide open. We're there."

"*Ja*," answered the chief, and there was a quaver in his voice which the old man could not quite subdue. "*Ja*, Mac, she vill do it yet. *Mein Gott*, I'll make her!" he cried. "She never failed me yet. She is a noble liddle ship."

McNaughton looked aft just in time to see a mountain of water rush down on the Falls o' Clyde. The sea broke over her completely, almost hiding her from view. She staggered under the tons of water, but the steel cable stretched taut and she came up from the foam, the water pouring in huge cascades from her battered decks. The Trinidad groaned as the dead water from that shattered comber surged up and over her, and McNaughton prayed that her bitts might hold. If one of those huge green combers should ever break on her McNaughton felt her house would go and he with it.

Scarcely had the Trinidad shaken herself free when another sea was rushing upon them. The tramp rose grandly with it and swept up on to the Trinidad like a great Juggernaut. Just before the sea reached him McNaughton set her back to half speed. He was too good a seaman to trust his battered little Trinidad on the crest of a thirty-mile roller at full speed ahead. He had seen rudders snapped out

(Concluded on Page 45)

Ralston

WEEKLY CATALOGUE

Ralston Shoes express the individuality of their wearers. Their exclusive shape and plainly apparent quality stamp them as the footwear of the particular man.

The Ralston anatomically moulded insole makes Ralston shoes perfectly comfortable the first time worn. It does away with breaking-in.

Ask any Ralston dealer to show you

Stock No. 149
Sterling Patent Colt
"Smile" Last

This shoe bears every mark of the exclusive custom shop, in style, quality and workmanship.

$4

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985 Main Street
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(Brockton,)
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Send for Ralston Book
AUTHORITY STYLES
Fall and Winter—Free
Where we have no agent we supply direct and guarantee satisfaction or money refunded. Only 25c extra for delivery.
Agents in over 3000 towns.
UNION MADE

ANOTHER ONE NEXT WEEK
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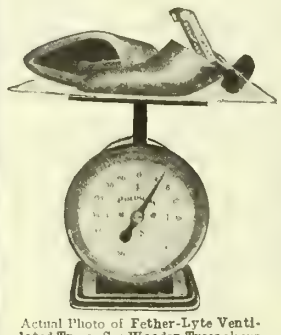
SPAULDING'S
FETHER-LYTE

VENTILATED SHOE TREES

ALL THE STRENGTH OF WOODEN TREES WITH ONLY ¼ THEIR WEIGHT

THE minute you put your eyes on this tree you will like it, and when you try it in your shoe you will buy it, because it is the lightest, airiest, simplest, strongest and best shoe tree made. Your own reasoning will tell you so.

Actual Photo of **Wooden Trees.** See **Fether-Lytes** below and **note the 18 oz. difference in weight.**



Actual Photo of **Fether-Lyte Ventilated Trees.** See **Wooden Trees** above and **note the 18 oz difference in weight.**

Lightness These trees are formed from a specially prepared fibre that gives them great strength and rigidity, and at the same time allows them to be as light as a feather; only ¼ the weight of wooden trees. This lightness is a great convenience in handling them, and if you travel, they will meet with your instant approval. No others will suit you. While very light they will put a curled shoe into perfect form.

Ventilation The hollow construction of these trees means perfect freedom for air circulation. It permits all moisture or perspiration to evaporate rapidly, and your shoe dries quickly into perfect shape.

Adjustment Here is another point you will like. *Very simple.* A downward pressure pushes the tree in proper place, and secures absolute rigidity. An easy upward pull releases the tree instantly. No vexatious sticking or binding, or any wrenching, jamming or twisting. It is a work of a second to adjust the length to fit half sizes.

How to Get Them As this is a new tree your dealer may not have it, but ask him to get it for you. If he will not, send to us and we will send you **booklet** showing styles and giving instructions how to order direct of us.

Price $1.00 per pair prepaid

J. Spaulding & Sons Co., B St., Rochester, N. H.

I want to tell you why the Maxwell offers the greatest value for $1,500. The reasons below must be clear to every thinking person. Won't you please read why?

Benj Briscoe PRES.

"Maxwell"

Perfectly Simple — Simply Perfect

Four Cylinder 30 H.P. Touring Car

An even better car for $1500 than we could build last season for $1750. Longer wheel base, larger wheels, more powerful engine, a big, roomy, stylish body. We give you without extra charge a magneto, gas lamps and generator—over $150 worth of extras that you pay for in other cars.

$1500 and Even Better

This for $250 Less

A car even better than our four cylinder 30 H. P. of last season at $1750. A car even better than the model which ran 10,000 miles over country roads without stopping its engine. A car even better than the MAXWELL that was driven by Mrs. John R. Ramsey and her three women companions from New York to San Francisco. A car even better than the MAXWELLS which won first and second places in class D of this year's Glidden Tour. In short, a car that combines MAXWELL reliability with style, comfort and luxury.

Where We Have Added Value

We have increased the power of the engine 17%—although we rate it 30 as last season. We give you 34 x 4 inch tires—this means economy. We have changed the rear spring suspension from semi-elliptic to ¾ scroll—this means more comfort. We have lengthened the wheel base 4 inches—the body is longer, the rear seat wider. These changes add to the easy riding qualities of the car. The magnificent new body gives it style—yet you save $250 on a better car.

This $250 Saving Is Cost Reduction

Our plants have been enlarged—that's why. The number of cars that we build, doubled. We have added new automatic machines, some costing as high as $20,000. This equipment and production has reduced manufacturing expenses to a minimum, while our selling and overhead remain the same. This has made a difference of $250—that saving goes to you.

Mechanically Right

Our new model incorporates those mechanical features which have made MAXWELL and Reliability synonymous. MAXWELL features are recognized by all automobile engineers as standard. The 3 point suspension—unit construction—disc clutch—thermo-syphon cooling—straight line shaft drive and metal bodies are principles that have been copied by makers of the highest-priced cars, yet no car combines all except the MAXWELL.

What Do Owners Say?

The real test of an automobile is the verdict of the man who owns one. MAXWELL owners tell us that no car is so economical to keep. Read what this one says—it is a sample of what over 18,270 owners say about the MAXWELL.

Baltimore, Md., Nov. [illegible]

MAXWELL-BRISCOE MOTOR CO.

Gentlemen:

You will be interested to know that my Maxwell has been driven at least 20,000 miles over all kinds of roads, and it is a pleasure to give it my enthusiastic approval.

This applies to its wearing qualities and general reliability, no less than to its strength of construction and simplicity of mechanism.

Yours truly

J. W. WIESENFELD.

Don't Be Disappointed

The demand for MAXWELLS has in the past exceeded the supply. Our dealers know that no other car offers as much for $1500. That's why every dealer has asked us to increase his allotment. May we send you our illustrated catalog and name of the nearest dealer who can fill your order promptly?

We Also Make

Model "Q" 4 cylinder 22 H. P. runabout, [illegible] transmission, 3 speeds forward. Magneto equipment. Price standard runabout $850. Three styles of body.

Our model "A.A.," 12 H. P. runabout at $550 is the greatest value ever produced. Costs less to own than a horse and buggy—costs no more to buy.

SALE OF MAXWELLS TO DATE

Sold to July 31, '09	17,600
Sold during August, '09	678
Maxwells in use today	18,278

WATCH THE FIGURES GROW

Maxwell-Briscoe Motor Co.

Main Office and Factory

FOLK STREET, TARRYTOWN, N. Y.

OTHER MAXWELL FACTORIES

NEW CASTLE, IND. PROVIDENCE, R. I

PAWTUCKET, R. I KINGSLAND POINT, N. Y.

1910 Cadillac 'Thirty'

Larger Engine — Longer Wheel Base — Larger Wheels — Larger Tonneau
More Power — Increased Efficiency — Larger Tires — More Room
Two New Ignition Systems — Greater Hill Climbing Ability

This year's Cadillac dominated the trend of the entire industry. It introduced in the manufacture of motor cars a new measure of value. The 1910 Cadillac, announced herewith, goes further than did its predecessor. It creates a still higher type of efficiency entirely new at the price. No 1910 car, no matter whether its price be higher or lower, can escape comparison with this new Cadillac. It must, perforce, be accepted as the criterion for the current season.

The thought which we wish to convey to your mind immediately is that the 1910 Cadillac foretells the end of the era of high prices for the finest cars.

We realize the grave responsibility that attaches to such an announcement coming from the Cadillac Company.

Realizing it—we beg to remind you that this company has always held fast to high and honorable ideals.

We venture, further, to refresh your memory regarding the record of 1909.

We promised you a year ago that we would build the car the whole world had waited for—the first truly high grade car at a popular price.

We believe it is universally conceded that we carried out that promise to the letter—that the Cadillac Thirty was far and away the most noteworthy product of 1909.

That this was the consensus of public opinion was proven by the fact that within 60 days after the original announcement was made, every car we could build in a year was sold.

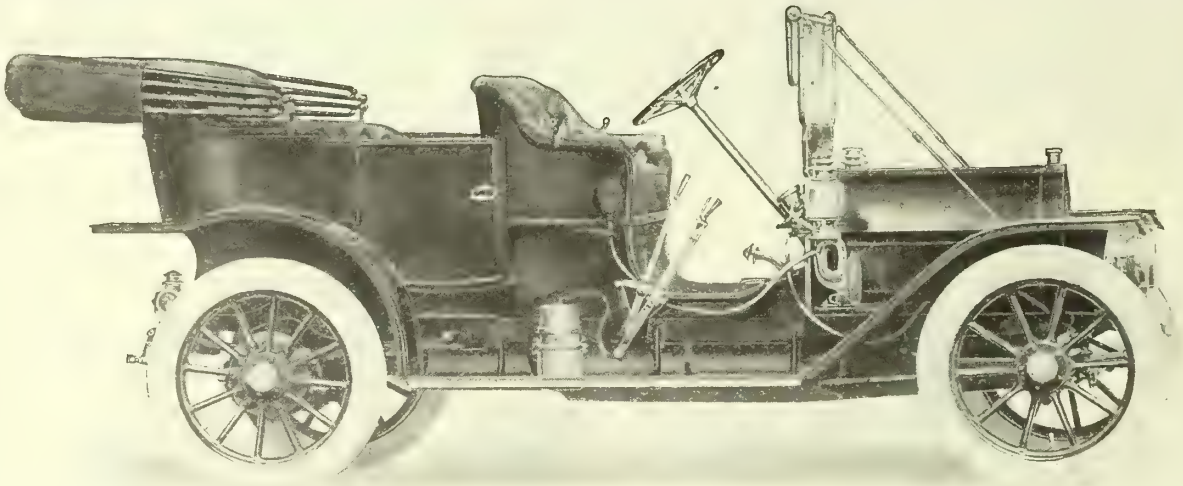
The Cadillac Thirty far outsold any other car and many hundreds of buyers who were slow in placing their orders were disappointed.

At this writing the demand for the new 1910 Cadillac is more than double the tremendous pressure of orders recorded a year ago for the 1909 car.

This record of the past year's performance; and the certainty of a second year's sales success even greater than 1909, should inspire you with confidence in our sincerity when we say that

The 1910 Cadillac is a far greater achievement than the Cadillac of 1909

The new Cadillac Thirty breaks down the last slight barrier that separated the car from those of highest price.



First—by furnishing a larger engine, which means greater power.

The 1910 Cadillac is not proportioned more generously, nor more nicely balanced, than was its predecessor of 1909.

But, in keeping with its betterment, the engine has been built on slightly larger proportion. The cylinder bore is a quarter of an inch greater—the dimensions now being:—Bore, 4¼ inches; stroke 4½ inches.

The engine—with its increased size—will embody the same magnificently standardized construction which brought the Cadillac the most cherished prize in the automobile world—the famous Dewar Trophy.

Second—by its greater hill-climbing ability.

The increase of power naturally means increase in the car's ability on the level and on the grades.

In a car perfectly standardized—and the winning of the Dewar Trophy stamped the Cadillac the most perfectly standardized car in the world—any increase in power is material gain, because Cadillac standardization reduces friction—the great power antagonist—to the very minimum.

Third—by its two ignition systems.

In the important matter of ignition, the 1910 Cadillac is truly a marvel.

The two ignition systems are separate, complete and independent.

Either alone is sufficient for starting and operating the car—and for the first time in the development of ignition systems, it is possible to start the motor from the seat, on the magneto.

Fourth—by its larger wheels and tires, and by its longer wheel base.

The enviable place occupied by the Cadillac of 1909 in the estimation of thousands of owners was won no less by its superior riding qualities than by its magnificent operative qualities.

In spite of this, we say that the Cadillac for 1910 will ride more easily than the 1909 car.

This is due to three changes in construction—Lengthening the wheel base to 110 inches, and accordingly lengthening the suspension between the axles by 4 inches; increasing the size of the wheels from 32 to 34 inches; and increasing the tires from 32 by 3½ inches to 34 by 4 inches.

Fifth—by its larger, more roomy tonneau.

Because of the additional wheel base we are enabled to furnish a more commodious and more comfortable body. The tonneau of the 1909 cars afforded generous room for accommodating three passengers comfortably; and there will be still more foot room and a wider tonneau for those occupying the rear seat of the new Cadillac.

The price of the 1910 Cadillac—$1600—includes three oil lamps, two gas lamps and generator, horn, magneto, larger wheels and tires, larger tonneau, increased comfort, and increased efficiency and control. This additional equipment more than equals the increase in price over 1909.

We ask you once more to bear in mind what we have frequently said in the past:

That the sale of the 1909 Cadillac was limited only by the producing capacity of the Cadillac plant.

If it had been possible for us to build 20,000 cars for 1909, the public would have absorbed them.

Today, the demand for the 1910 Cadillac is more than double in volume the demand at this time last year for the 1909 product.

Let yourself be guided accordingly.

If you, by any chance, were among those, who, willing to pay a substantial cash premium for the privilege of buying a 1909 Cadillac, still are among the disappointed—you have no desire to repeat your experience.

The Cadillac dealer in your locality knows definitely how many of the cars his allotment calls for; and he also knows that it will be futile to ask us to allow him more than he has already been assigned.

See the 1910 Cadillac, and you will see at a glance that it does invade the domain of highest price, and that it is impossible to buy more actual automobile values—at any price—than this car offers at $1600 (F. O. B. Detroit). Furnished either as Touring Car, Demi-Tonneau or Runabout.

SPECIFICATIONS IN BRIEF

Motor—four cylinder, four cycle, cylinders cast singly, copper jacketed. 4½ inch bore by 4½ inch stroke. Five bearing crank shaft. Water cooled. Two complete and independent ignition systems including magneto. Automatic splash system lubrication. Float feed carburetor.

Leather faced cone type clutch with spring ring.

Three speed and reverse selective type sliding gear transmission. Direct shaft drive.

Special alloy steel live rear axle shafts. I beam front axle.

Double acting and compensating contracting and expanding brakes.

Worm and sector adjustable steering gear.

Pressed steel frame.

Highest grade artillery type wheels with quick detachable rims.

Semi-elliptical front and platform type rear springs.

Wheel base 110 inches.

Tires 34 x 4 inches.

Speed five to fifty miles per hour on high gear.

Black leather upholstering over genuine curled hair and deep coiled steel springs.

Finish Royal blue body and chassis, striped.

Equipment—one pair gas lamps and generator, one pair side oil lamps and tail lamp, magneto, horn, set of tools, pump, tire repair kit, robe rail and tire irons.

Cadillac Motor Car Company Member Association of Licensed Automobile Manufacturers **Detroit, Michigan**

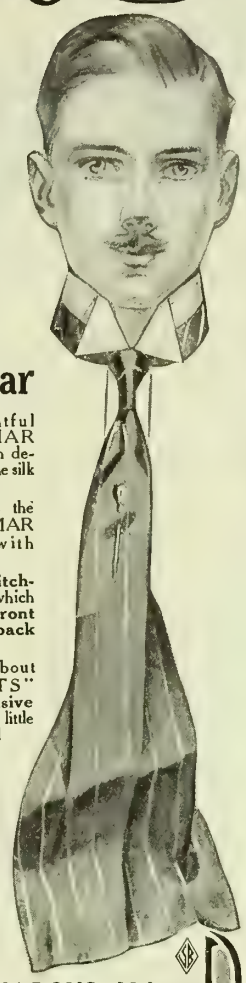
LeMar Cravats

The Smartest Scarfs for Autumn

Every Shape
Every Shade

ONE PRICE:

Half-a-Dollar



THERE'S a delightful "crunch" to "LEMAR CRAVATS" which denotes the fine quality of the silk used in them—real silk.

There's a symmetry to the cut, which makes "LEMAR CRAVATS" knot with grace and good form.

There's a care to the stitching and strengthening which prevents fraying along the front folds and raveling of the back band.

There's an "air" about "LEMAR CRAVATS" which comes from exclusive patterns joined to many little niceties of mode, material and making.

Ask your haberdasher for "LEMAR CRAVATS," sold everywhere for half-a-dollar. If your favorite shop hasn't them send your order to us. Our deluxe booklet "B," "The Well-CravattedMan," deserves a place in every Library of Good Form. It's free. Send for it.

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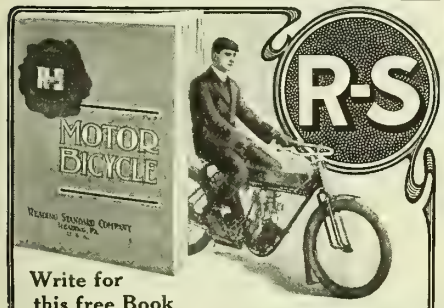
729-731 Broadway, New York



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If you are not familiar with the pleasures of motorcycling, you owe it to yourself to read this free Book. All the fun and speed of automobiling are yours at small expense when you own an

"R-S" Motorcycle

Cost of operation, only 2 cents for 18 miles, and there's "no limit to speed but the law." Easy to handle; safe; best mechanical features.

Learn all about this exhilarating sport. Write for the "R-S" Motorcycle Book today!

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"Built and tested in the Mountains."

Gokey's Hand Made

Storm Shoes

Waterproof Boots and Moccasins

For over fifty years the GOKEY Boot has been acknowledged to be the best in the world. We guarantee every pair and make good our guarantee. The uppers are made of the best "Moose" calf leather, genuine "Rock Oak" soles, hand sewed. Our lasts and patterns are modern; our factory fully equipped for making only the best. Makers of the original Gokey Moccasin; also a full line of Street, Yachting, Golf and Tennis Shoes. Send for Catalog 33—Waterproof Boots and Moccasins. Catalogue 32—Golf, Yachting and Tennis, to

Wm. N. Gokey Shoe Co.
10th St.,
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576 Games in One for 15c

FRAZZLE PEG AWAY

If you enjoy an intensely fascinating game that demands brain, ingenuity and generalship, and admirably trains the memory, send 15 cts. in stamps or currency to-day for FRAZZLE—the new peg-solitaire game. Address

EXCELLO MFG. CO., No. 1 W. 34th St., N.Y.City

(Concluded from Page 42)

on bars before. It meant a fifty-mile gait for his vessel for, perhaps, thirty seconds, to be brought up with a heart-breaking jerk as the sea passed under her. The Trinidad rose to it like a hunted thing, and the line stretched out gradually as the sea broke in front of them.

Again and again McNaughton set her forward and back. The sixth sea broke fairly over the Trinidad and every movable thing on her decks went overboard. The house quivered and shook; every door and window was crushed in and the galley completely gutted. Even as he clung for very life to the railing of the bridge McNaughton's hand sought the handle of the telegraph, and the Trinidad, rising slowly as the water poured off her decks, rushed forward undaunted.

Down in that death-haunted engine-room Henry Schmidt and his men sprinkled oil on the planking as it hurtled down from the deck above and splashed into the water, which crept slowly but relentlessly up to the furnace doors. The last sack of coal was gone. A small ship's boat which had been lashed on the main deck aft was torn loose and smashed to pieces against the railing of her port quarter. As the water receded Nelson and his men sprang from the shelter of the ruined galley where they clung, and hurled the fragments of the boat down into the engine-room.

On the iron grating over the engine-room a half dozen bales of oakum were piled. Suddenly a black, perspiring form climbed out of the engine-room and hurled them down. With his own hands Henry Schmidt broke the bales and thrust them into the hot maw of the furnace. Even as he did so he glanced at the steam gauge. It was down to one hundred and eighty. The water was four inches from the doors of the furnace.

Silently and desperately, down in the semi-darkness of the engine-room, Henry Schmidt and his crew fought for the life that would lift the Trinidad over the bar. The glare from the furnace lighted up their sooty, sweat-streaked faces with a ghostly radiance and flickered on the silvery streams of water spurting through her rotten seams.

Faintly to McNaughton on the bridge came the mournful echo of the whistling buoy off Mile Rock. The sun still shone against the western slopes of Marin. He glanced ahead. Only half a mile more and he would be safe from those giant seas. If Henry could only keep her alive!

The Trinidad rose to another sea. It broke over her bows and whirled away toward the Golden Gate, racing madly for the still waters under the lee of Point Bonita. McNaughton looked back and saw the pilot-house and the life-rafts of the Falls o' Clyde go overboard as a sea broke over her. The white, boiling waters surged over the decks of the Trinidad, and a scream echoed through the dying ship. McNaughton saw the body of a man disappear over the starboard quarter. For a moment the white face stared up at him from a halo of foam, and was gone. McNaughton looked away toward the sunny, green hills of Marin. Townsend hurled a life-preserver over the side and watched it float mournfully away. Father Neptune had claimed his tribute.

Down in the engine-room Henry Schmidt choked back a sob and watched the steam drop to one hundred and thirty. Between the intervals when the Trinidad lay struggling under the weight of waters Nelson and his men frantically chopped away the decking in the alleys. In the wheelhouse two men struggled with the wheel, which fought them like a live thing.

A quarter of a mile ahead of them the seas rolled smoothly in, to shatter their strength on the smooth, black sands of Baker's Beach. And the bitts still held! Looking back, McNaughton saw the tramp rise majestically to a sea fully thirty feet high. He watched the foam gathering on its crest, watched it sweep in over the stern of his brave old hulk. He clung with all his strength to the iron railing of his bridge. There was a grinding, tearing, wrenching sound. The water was upon them.

Bruised and gasping, McNaughton dashed the salt spray from his eyes and looked around. One corner of the house was swept away; the house itself was torn loose from the deck. Both lifeboats were gone; the smokestack was leaning at an angle of forty-five degrees. Townsend was gone—swept overboard. As the skipper turned to look for him he saw the mate's body lifted high on the crest of another wave and deposited with a deadly thud on the deck of the Trinidad. When the ship righted and shook herself free of the water the mate's body rolled over into the scuppers. It lay there.

Behind them another sea came rushing. McNaughton closed his eyes. The Trinidad lifted to it, her blunt bow high in the air, and the sea broke beyond them. McNaughton looked back. Behind him rode the Falls o' Clyde. Off to starboard he heard the whistling buoy, seeming to cheer him on to a plucky finish. In the distance he caught the reflection of the sun on the red brick walls of old Fort Winfield Scott, and the hills of Marin were never more beautiful. They were over the bar! But down in the engine-room the water crept up to the furnace doors, and the steam was down to one hundred.

As they crept through the Golden Gate and the long vista of bay opened up before them Townsend stirred and got to his knees. They were rounding the fort when he crawled up on the bridge. McNaughton looked him over and smiled. He loved a fighter.

On toward the Presidio, like some great, crippled gull, the Trinidad crept with her prize. The water was lapping the doors of her furnaces and the steam gauge registered eighty. A big motor-boat was coming down the bay toward them, the spray flying from her sharp bows.

The Trinidad was scarcely moving through the calm, blue waters that lapped her blistered sides almost caressingly, bidding her welcome to her own again. As the big motor-boat swept up to them McNaughton signaled the tramp to cast off, and the sound of her chains rushing through her rusty hawse-pipes, as her anchors dropped, seemed to the skipper the sweetest music he had ever heard.

Henry Schmidt's voice came up through the speaking-tube.

"Der fires vos oudt," he said. "Der vater vos pouring in."

The captain sprang down from the bridge as Johnny Hickman came up over the rail and the engine-room crew poured up from the womb of the doomed Trinidad.

Young Hickman glanced at the ruined house and the leaning smokestack. He looked into the haggard, white faces of her crew. His gaze wandered from Henry Schmidt's greasy, age-lined face into McNaughton's, young and dauntless. He grinned, and his wide, humorous mouth puckered in a whistle. Then his calm glance wandered back to where a wire cable trailed over the stern—and he thought of his bet with Leach: that the Trinidad would bring her tow to a safe anchorage and on her own towline. The smile faded.

"Whose cable is that?" he demanded.

"Belongs to the Trinidad," the skipper answered. "Dug it out of the up freight. It's a logging cable."

"Why don't you bring your prize up off Alcatraz instead of dropping her right here in the fairway?"

"It's a safe anchorage here," the Scotchman answered doggedly. "She couldn't steam another inch. The Trinidad has finished her last voyage. She's torn to pieces; her fires are out. She'll sink in an hour."

It was sunset when she sank. From the deck of Young Hickman's motor-boat her jaded crew watched her settle. She went down stern first, her pathetic bow lifted high in the air. As the blue waters closed over her Henry Schmidt burst into tears. Young Hickman laid his soft-gloved hand on the old chief's shoulder.

"Don't worry, Chief," he said kindly. "We have the St. Margaret coming out from the East in May. She carries a million and a half. You and Mac are too good for a little hooker like the Trinidad. You've earned a better boat, you two, and better money."

Standing in the bow of the motor-boat McNaughton smiled happily and dreamed of salvage and a red-haired girl in San Pedro. But Henry would not be comforted.

"She vos a noble—liddle—ship," he sobbed. "Twenty-eight years vos I chief. She vos a noble—liddle ——"

Young Hickman laughed.

"My dear Henry, don't bother about the old tub. She was insured to the limit."

But Henry Schmidt only shook his head. The gray wastes of ocean had never called to Young Hickman. He didn't understand.

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Today in thousands of homes "Sunshine" Clover Leaves supplant all other sugar wafers.

They are a new flavored, square wafer, entirely different from anything else. The crusts are crisp and enticing. Between is a layer of candied cream. "Sunshine" Clover Leaves are more than mere sugar wafers.

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Here are some other dessert dainties from the "Sunshine" bakeries—some are pencil shaped, some oblong, some nut shaped.

"Veronique" The pencil shaped dainty, in 25c tins

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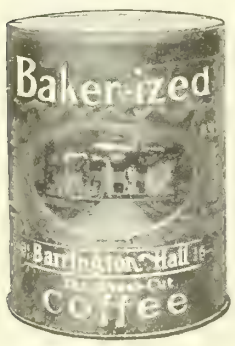

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The Baker-ized Steel-Cut Coffee

Imagine, if you can, a delicious coffee costing no more than any good coffee, but one that you can drink to your heart's content without fear of ill effect. Such is Barrington Hall.

Just how Barrington Hall differs from other coffees is fully explained in our booklet sent free on request. See coupon.

Our own particular methods are used in selecting the raw coffee, in cleaning, blending and roasting it, in steel-cutting it and in taking out the bitter skin that detracts so much from the flavor and wholesomeness of coffee.

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Please send me free sample can of Barrington Hall Coffee and booklet. In consideration I give my grocer's name on the margin.

My name is .....

Leadville, an Epic of the West

(Continued from Page 15)

frank account of shootings and hold-ups, published full and flowery news of "The Bazar of the Ladies of the Church of the Annunciation."

Let us reserve the disorders which came from promiscuous gun-wearing for another chapter; aside from these, the hold-ups and lot-jumpers were the town nuisance. There must have been an organized gang of hold-up men; one catches glimpses of that organization from time to time. In the suburbs they had things all their way, so that at night miners traveled back and forth by gangs or left their money cached. The police received hold-up complaints languidly. The wise citizen, when business took him by night to unfrequented streets, walked in the middle of the road and kept his hand on his gun. These were rather pusillanimous brigands. Although they occasionally beat up an unarmed man, they ran from bullets.

As a child of six I was asleep beside a window which looked out upon a quiet street near the mines. A flash like lightning woke me, and I heard two explosions in my ear. Only a miner shooting at two footpads who had concealed themselves in the shadow of our house. When the neighbors ran out, guns in hand, they found the miner holding the field and a trail of blood leading off into the darkness. I am able to fix the date of that episode; and last year I looked in vain through the old files of the Leadville Chronicle for any mention of it. The matter, it appears, was too trivial to crowd out live news. The Chronicle, campaigning in the face of threatening letters and gestures against these robbers, lumped the hold-ups off in a summary, as city newspapers lump off the fires. "The Hold-up Record" it was headed, and it ran about like this: "John Smith, Sixth and Orange, fifty dollars and gold watch; not injured. William Jones, Fifth and Oak, one hundred and twenty dollars and a diamond; beaten some."

"Mormon Jack" Gallegher was the only man in camp who ever held up a hold-up. He was not a Mormon; he got his nickname because he had lived in Utah. In fact, he was decidedly monogamous. No sooner was he in Leadville than he fell in love. He had escorted the lady of his hopes to a dance. As they parted she said:

"Jack, something has happened to my watch. Would you mind having it repaired for me?" Of course, he consented. He was turning into his own street when he perceived that he was about to be held up. And he had his girl's watch on him! Also, he had been so extravagantly gallant as to leave his gun at home. He reached for the watch, hoping to hide it. The footpads saw the motion, and the first thing they took was the watch. Mormon Jack got a good look at them and saw what direction they took when they left him. He ran home, seized his 44-caliber side-arm, caught up with them, got the drop and took back the watch, took back his money, took all their money. Two days later his girl got her watch, all repaired and cleaned and bearing a new chain bought with the surplus removed from the footpads. Not until she became Mrs. Gallegher did Mormon Jack's girl know of this adventure.

Before I am done with this period I must sing the Leadville Chronicle. Wherever the miner went, in the old camps of the middle period, the editor, his fonts of type and his hand-press packed in sections on burro back, crawled in after him. In those solitudes men are more hungry for news than for bread. Two weeklies sprang up in 1878, but the owners caught the mining fever and let them die. John Arkins, J. M. Burnell and C. C. Davis were practical printers at Denver. They conceived the idea of a daily in Leadville, borrowed money for a plant, shipped it by freight wagon over the passes, and ran off their salutatory edition of ten thousand copies, which vanished in an hour at ten cents a copy, on January 29, 1879. The miners wanted everything, including news, highly seasoned. Arkins, Burnell and Davis caught the spirit and gave it to them. From those adventurers of journalism who break always for the frontiers they gathered their working staff. The Chronicle

(Continued on Page 49)

For the baby who cannot be nursed.

On what are you going to feed your baby?

Cow's milk?

Yes, but not cow's milk alone. That is too strong for your baby, he cannot digest it.

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Such food has all the life-giving principle of vitality, because the milk used is not cooked but fresh. It is easily digested because the tough curd of the cow's milk is broken up by the Mellin's Food and made light and flocculent like that in mother's milk.

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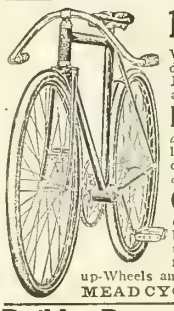

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It was not so *very* many years ago that such a thing as a household bath tub was unknown among any class.

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The answer is that standards of personal cleanliness were not then what they are now. Even the best people were content if they gave no *visible* signs of uncleanliness. And even down to very recent times it was thought that real personal cleanliness could be had with a grand weekly "wash-up"!

The standard of *household* cleanliness now has been raised just as high as the standard of *personal* cleanliness. The grand semi-annual housecleaning is just as much out of date as the grand weekly bath. The most thorough possible cleanliness *every day*—that is the new standard for house as well as person.

The Ideal Vacuum Cleaner

It Eats Up the Dirt

Operated by Hand or Electric Motor **Fully protected by patents**

It now is realized that it is just as absurd to think that a house is clean because it gives no *visible* signs of dirt as it would be to think that a person must be clean because *he* gives no visible signs of dirt. The truth is that a house reveals *hidden* dirt just as a person reveals hidden dirt. The peculiar sour, musty odors of a house may not be noticed by the occupants, because they are so used to them; but it is not so with visitors. Always these odors must exist where dirt is permitted to accumulate; and their existence is always a danger signal, indicating the presence of decomposing and putrid atoms and the *germs of disease.*

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Vacuum Cleaning is the only system by which *hidden* dirt can be removed, that never scatters dust, that makes and keeps things really clean through and through. The IDEAL VACUUM CLEANER has brought this wonderful system within the *everyday* reach of all.

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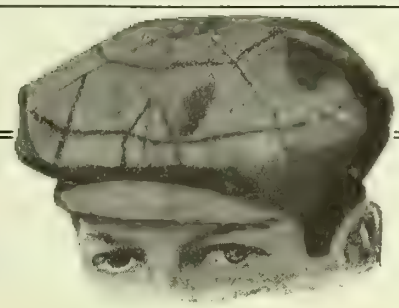

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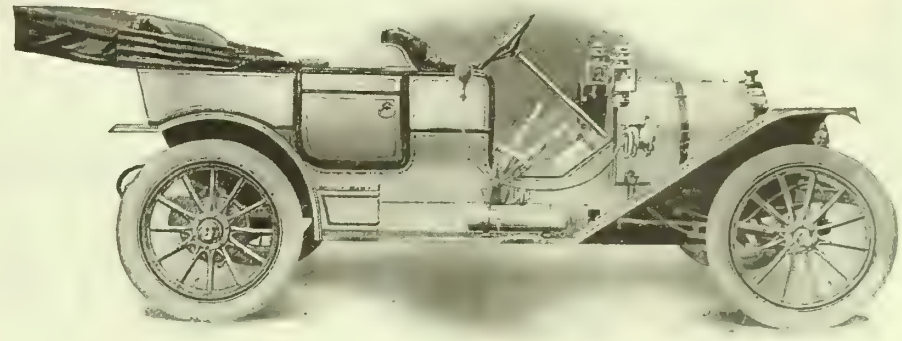

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Try to economize too much in the purchase of your car—and you do it at a sacrifice of *your* pleasure, the pleasure of *your family* and *your friends.*

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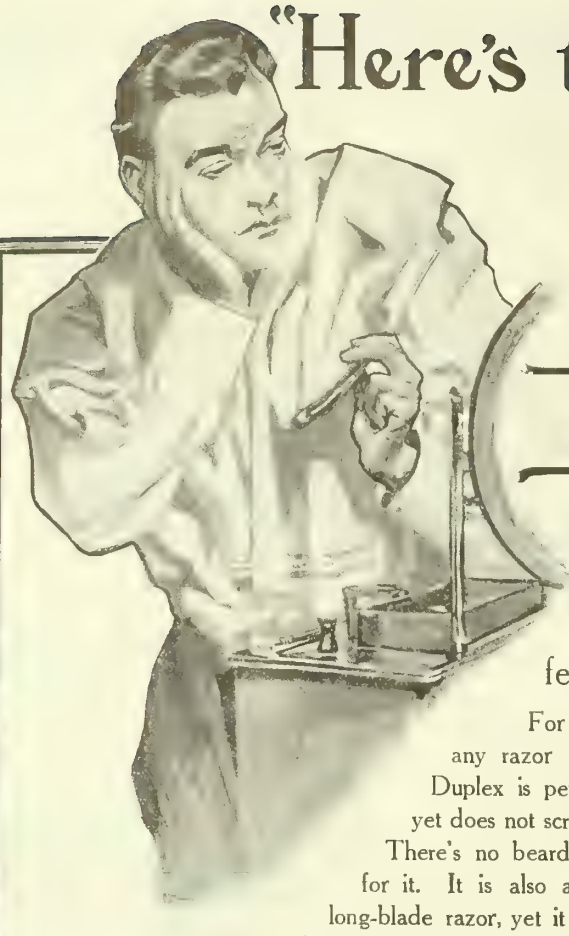

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The Durham-Duplex Razor is new, and therefore is not yet sold by all retailers. But we will send you the complete outfit upon receipt of $5.00, and if you are not entirely satisfied, return it within 30 days and get your money back. Get one today.

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Blades are interchangeable, and two-edged. You always have a perfectly sharp, keen edge for a quick, clean, comfortable shave. Blades cost so little they can be thrown away when used—yet are easily stropped, if desired. The Durham-Duplex Razor Outfit consists of handle, safety guard, blade-holder and six full-size two-edged blades of finest tempered steel, all in a handsome leather-covered case. Price, $5; new blades, six for 50c.

DURHAM DUPLEX RAZOR COMPANY, 111 Fifth Avenue, N. Y.

The Kinship of Good Clothes

Look for this label. It means 55 years of Knowing How.

The Stein-Bloch Co. Wholesale Tailors

ONE touch of good clothes makes the whole world kin.

To the man whose wardrobe is composed of the well-conceived, well-made Stein-Bloch clothes, one city is like another.

There is no East—no West. He is at home on Michigan Boulevard, on Broadway or in the precincts of Oxford Street, West, London.

Every suit, every overcoat, every raincoat, is made on lines and from materials drawn from the best usage in all parts of the world.

Americans, generally, know what the Stein-Bloch label stands for—clothiers and merchant tailors know it best. They know that the price is adapted to the bank account of every man who wants correct style and good fit.

It was no surprise to them that these clothes were chosen by Selfridge, the London merchant, as the representative product of well-dressed America.

Try on the Fall and Winter styles at your leading clothier's. Send for "Smartness," our booklet picturing these styles. Mailed free.

THE STEIN-BLOCH COMPANY

Tailors for Men

Offices and Shops: Rochester, N. Y.

London: SELFRIDGE & CO., Ltd. Oxford St., West

New York: Fifth Ave. Bldg.

BREAKFAST

Orange Marmalade is one of those all-round relishes that fits in happily for many uses. It gives an added zest to breakfast when used on bread, toast and griddle cakes. It is a fine delicacy, always ready to use.

KEILLER'S

DUNDEE

Orange Marmalade

has been largely used for more than a hundred years. It is a wholesome and appetizing relish. For sale at grocers.

Insist on Keiller's Marmalade.

JOHN DUNCAN'S SONS, Agents, N. Y.

EVERY MAN SHOULD HAVE A TAILOR

SUIT OR OVERCOAT MADE TO YOUR MEASURE $12.50

THE NEW YORK TAILORS
of New York City

FASHION BOOK Called "Styles for Men" FREE!

Our 1910 Handsome and Instructive Fall and Winter Style Book with 52 pages of actual Cloth Samples (New York styles) including every shade, weave and texture of Cloths worn by New York City's Well Dressed MEN and our complete outfit for taking your own measurements at home. WRITE FOR IT TODAY. We send it free and postpaid. We employ No Agents and have no Dealers to act as our Agents. DIRECT TO YOU—FROM MILL TO MAN—is the TRUE WAY to put it. This is an advantage which serves to save you at least TWO MIDDLEMEN'S PROFITS. Read our IRONCLAD LEGAL GUARANTEE, which is as strong as the Rock of Gibraltar.

WE GUARANTEE
To Fit and Please You Perfectly or Refund Your Money Without Any Argument

WE ALSO MAKE SUITS UP TO $25.00

We prepay Express Charges to any part of the United States, which means a big Saving to You. Write today for our FREE Catalog. It's worth your while if you want to be Well Dressed.

Direct to you-NO AGENTS-Est. 19 Yrs
THE NEW YORK TAILORS
C 729-731 Broadway New York
Tailors to "MEN WHO KNOW."

Make Your Own Furniture

Any one can do the work from our simple plans, pattern and directions at 1-5 the usual cost with only common household tools.

Plans 50c each, 3 for $1. Send two-cent stamp for Catalogue of Mission designs and our free booklet "The Joy of Craftmanship" which explains everything.

ROLFSMAN SYSTEM
Cleveland, O.

PATENTS that PROTECT
Our 3 books for inventors mailed on receipt of 6 cts. stamps.
R. S. & A. B. LACEY, Dept. 35, Washington, D. C., Estab. 1869

(Continued from Page 46)

spared no energy for copy-reading, and the reporting, of all varieties, appeared as it was written. One relic of the old, flowery days in newspaper writing used to begin a murder "story" with a quotation from Pope or Dryden, follow it with the flowers of shocked morality, and, at the beginning of column two, inform the reader who it was that got killed. Another wrote with telling strokes, if he did write "done" for "did," and he was a realist. The words which most newspapers, when forced to refer to them, render as "—— —— —— ——," he wrote out in full. The Chronicle could not get an Associated Press franchise; Arkins therefore hired a man in Denver to condense the news from the morning newspapers and send it by a system of cipher abbreviation over the single wire across Mosquito Pass. Twice in the winter of 1879-80 the wire broke down on the pass. The proprietors of the Chronicle went up on snowshoes and crawled along the face of a precipice to repair it.

The Denver correspondent had instructions to favor "stuff" which was high-colored and violent; and it lost no color in the rewriting of the Chronicle staff. If there was a hanging in any corner of the country it drew in the Chronicle a "top-head" so written that the hanging would appear to have occurred in Leadville. "Gone Coons," read one head. That meant three negroes massacred by the Utes. Others ran: "Bloody Bundle: A San Francisco Man Divorced With a Dirk," and "Coffins for Two." Leadville never accepted the Chinese, and the Chronicle reflected that attitude. Some little yellow brothers were mobbed in a camp lower down, and the account of it was headed: "Pigtail Pests Pointing Pekinward." The headwriters tried to see who could turn out the most startling alliterative heads for the Monday afternoon "Sermon Story." The prize went to this effort: "Church Chimes: Chronicle Chirpings Concerning Colorado Christians." The Chronicle stopped at nothing bounded by human imagination for the glory of Leadville. In the height of the '79 boom Arkins started a campaign to have the State Capital moved from Denver to Leadville. "We are the most popular city in Colorado now," the Chronicle argued, "and we have the wealth of the Indies. Not for a hundred years shall we see these mines begin to dwindle in their unparalleled output." It did its civic duty as best it could by scolding the footpads. Those robbers threatened it by letter and by stray shots; Arkins and Davis worked with revolvers on their desks. "Town Items," wrote Davis. "It is getting to be a nuisance. We refer to this indiscriminate pistol practice from ten o'clock P. M. until daylight, and if it isn't stopped pretty soon some one will get hurt." Also: "Last night was not a very good night for the highwaymen. So far as learned, but two unsuspecting travelers were stopped and forced to deliver." And again: "To all Murderers, Highwaymen and Thieves: A favor will be conferred upon the Chronicle reporters if you will confine your jaw-smashing to between the hours of six A. M. and four P. M. This will enable us to get the item and also scoop the morning papers. A murderer who will deliberately kill his man after the Chronicle goes to press and before we've a chance to get out again is a wretch who deserves no sympathy from the public."

The Chronicle played its game straight. A bunco man was under its fire. He offered the Chronicle fifty dollars a week to let him alone. The editors responded by publishing this offer. Thinking to "get" them by indirect means, the bunco man gave to the job department an order for twenty advertising cards. The Chronicle filled the order, continued to expose his game and sent him a bill for fifty dollars.

"Say, I don't know *nothin'* about the bunco game," remarked the bunco man to the collector.

Orth Stein was the genius of this newspaper. The day when he appeared in camp—a little, sad man in spectacles—he met some gay young physicians at the hotel. Stein introduced himself as a medical student. In two minutes the doctors satisfied themselves that he never saw a dissecting-room; they winked at each other and fed him a fine story about their ghoulish system of body-snatching.

The New 88 Note

ANGELUS PLAYER-PIANO

If you have ever spent the evening in the company of some well-skilled, versatile pianist you have experienced in part only the numberless delights which every evening await the owner of an *Angelus* Player-Piano. Many music lovers on first hearing the *Angelus* Player-Piano have expressed their absolute amazement that the music which it enables the player to produce is so much more artistic, so superior in every way to that which any other player-piano makes possible. This for one reason is because the *Angelus* Player-Piano only is equipped with

THE MELODANT

that wonderful device which picks out and emphasizes the melody notes in such splendid contrast to those of the accompaniment. Using the *Melodant* rolls the *Angelus* player is enabled to bring out all the delicate beauties of the melody which, with the ordinary player-piano, are usually lost in the maze of ornamentation which surrounds it. The *Melodant*, like the *Phrasing Lever*, the *Diaphragm Pneumatics* and the *Artistyle Music Rolls*, is a patented exclusive feature of the *Angelus*.

Hear the *Angelus* instruments before you purchase any other. The *Knabe-Angelus*, *Emerson-Angelus* and the *Angelus Player-Piano* in the United States. The *Gourlay-Angelus* and *Angelus Player-Piano* in Canada.

Write for our beautiful new booklet, and name of convenient dealer

THE WILCOX & WHITE CO. *Business Established 1877* MERIDEN, CONN.
Regent House, Regent Street, London.

Liquid Floor Wax Dries Quicker Is Easier Applied

Let Us Send You a Liberal Sample at Our Expense

To try on an Old Table or Floor, to Prove it the Best Floor Wax Ever Made

We have set aside several thousand dollars to pay for the sample bottles of our **Hard Drying Liquid Wax Finish** we are sending out free, because we want you to know how vastly different and better it is than any other floor wax you have ever tried.

Being **liquid,** instead of paste, it is easily applied, dries very rapidly, and can be brought to a lustrous polish with only a soft cloth. No heavy brush to push, and tire you out.

HARD DRYING *Liquid* COLUMBUS WAX FINISH

For Finishing Hard and Soft Wood Floors

Bowling Alleys, Dancing Floors, Repolishing Pianos, Finest Furniture, Office Fixtures and Woodwork of all kinds

Used over a polished surface, it brings out a beautiful high lustre. Used over shellacked surface it gives a rich, dull finish. *Contains no paraffine.*

Hard Drying Liquid Wax Finish goes many times as far as any other floor wax—it covers more surface at a lower cost. One gallon will cover 2,500 square feet of floor. The floor can be walked on one hour after finishing, and will show no marks or scratches. Can be wiped up with water.

Suitable for all Mission finishes—a household necessity.

The Only Genuine Liquid Wax Finish on the market.

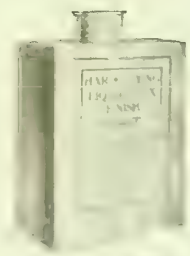
Sold by high-class dealers in paints and finishes. Write today for booklet on Floors, and enclose two 2c stamps for postage and packing on Free Sample Bottle of Hard Drying Liquid Wax Finish. (1)

THE COLUMBUS VARNISH CO.
Department 10 Columbus, Ohio

FIVE SIZES

Half pint Can, .	25c
One pint Can, .	45c
One quart Can,	85c
Half gallon Can,	1.60
One gallon Can,	3.00

To guard against substitution, see that the name, "The Columbus Varnish Co.," is on every can.



Pat. M[illegible]

THE COLUMBUS VARNISH CO.
Dept. 10, Columbus, Ohio

Please send me booklet and free sample of Hard Drying Liquid Wax Finish. I enclose two 2c stamps to pay postage and packing

Mail This Coupon Today

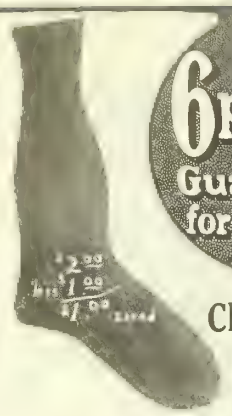
Name _____

Address _____

My Dealer's Name and Address _____

Name _____

Address _____



6 pairs $1 Guaranteed for 6 months

Cheaper than ordinary hose

You probably paid more for the stockings you have on than we charge for **Manheim Mendless Hose,** and you didn't get a six months' guarantee, either! Why not be certain of a half-year's hard wear when it doesn't cost you anything extra?

Manheim Mendless Hose

are guaranteed to wear six months without holes. If a pair needs mending within that time, you get a new pair free.

Made of extra-quality yarn, with double reinforced heels and toes. Perfect-fitting, soft and comfortable.

Men's socks. Sizes 9½ to 11½, in black, light and dark tan, navy blue and gray.

Women's stockings. Light and medium weight. Sizes 8 to 10½, in black, light and dark tan. All fast colors. Sold only 6 pairs (one size) in a box, with guarantee. **Men's,** 6 pairs, **$1. Women's,** 6 pairs, **$1.50.**

If your dealer doesn't have Manheim Mendless Hose don't accept a substitute. Send us $1 for men's or $1.50 for women's, state size (or size of shoe) and color—assorted colors if desired—and we will send you six pairs prepaid.

Manheim Hosiery Mills
46 E. Granby St., Manheim, Pa.

Reference:
Keystone National Bank,
Manheim, Pa.

Attractive terms to dealers where we are not now represented.

6 pairs $1.50 Guaranteed for 6 months

Beautify Your Home with **California Flowers**

Plant California grown Daffodil Bulbs, Tulips, Iris, etc., and have a wealth of lovely flowers this winter and spring in your house, window box, or garden. Choice selection 35c per dozen by mail. You will be delighted with them. Complete catalog free.

Leedham Bulb Co.,
Dept. B, Santa Cruz, Cal.

WHY NOT BE AN ARTIST?

Our graduates are filling **High Salaried Positions.** Good artists

EARN $25 TO $100 PER WEEK

and upwards, in **easy fascinating work.** Our courses of **Personal Home Instruction** by correspondence, are **complete, practical.** Eleven years' successful teaching. Expert instructors. **Competent workers helped to positions.** Write for **Handsome Art Book, Free.**

SCHOOL OF APPLIED ART (Founded 1898)
N. 46 Gallery Fine Arts, Battle Creek, Mich.

SHORTHAND IN 30 DAYS

Boyd Syllabic System — written with only nine characters. No "positions"—no "ruled lines"—no "shading"—no "word-signs"—no "cold notes." Speedy, practical system that can be learned in 30 days of home study, utilizing spare time. For full descriptive matter, free, address, **Chicago Correspondence Schools, 728 Chicago Opera House Block, Chicago, Ill.**

WE PAY YOU 6% interest on $100 certificates of Deposit and 5% on smaller sums. The safety of deposit is assured by the Germania Bank, Trustees, holding $2,250,000 approved First Mortgages, together with $750,000 Capital, Surplus and stockholder individual liability as security. No depositor has ever lost a dollar in the past 19 years. The "Sulky Dollar" booklet explains our plan of operation.
Georgia State Savings Ass'n, 175 York Street, Savannah, Ga.

Class and Fraternity Pin Jeweler
Loving Cups, Badges, Rings and Watch Fobs.
Send for my free illustrated 1909 catalog.
FREDERICK T. WIDMER, 33 West Street, Boston

Stein went straight to the Chronicle and exchanged the story for a job. "It's a lie!" thundered the doctors of Leadville next morning. "But several members of your honorable profession told me so themselves," responded Stein timidly. He would not have known a good "news story" had he found it wrapped up and addressed on the street, but he possessed unbounded imagination and matchless power of making a harmless fake convincing.

As California Gulch in 1860 saw the beginning of H. A. W. Tabor's career and knew not its prophet, so Leadville in 1880 saw the beginning of another great career and noticed it only to smile. The Denver & Rio Grande Railroad had fought its way up the Royal Gorge and entered Leadville. A handsome, black-eyed little man named Sam Newhouse appeared at the station to solicit freight-hauling for his team. His mules were so thin that whenever Sam left them standing the gamesome boys used to brace two-by-four timbers against them for support. Perhaps because this team looked inadequate to its job, few patronized him. So it came that he got six weeks behind in his bill to Mrs. Stingley, with whom he boarded. Now, Mrs. Stingley had a daughter named Ida, just back from the seminary in Denver. She was as pretty as she was accomplished and as accomplished as she was good. When she packed away her diploma and graduation gown and went to shooting biscuits for her mother, the attendance at the Stingley boarding-house increased to standing-room.

The solemn day of board-reckoning arrived. Mrs. Stingley called Sam Newhouse in and talked to him severely.

"Will you call it square if I marry your daughter Ida?" asked Sam Newhouse. When Mrs. Stingley recovered from her shock over the pure gall of this proposition, she summoned Ida. Miss Stingley was gentle, but firm. If Sam Newhouse went away she would go, too. And they were married.

A few weeks later the night clerk in the Clarendon said to Sam Newhouse: "You are doing nothing for yourself in this camp. Now, I've a proposition. We're starting a new hotel at Ouray. You can be clerk and Mrs. Newhouse housekeeper if you only say the word."

And there the Good Fairy inscribed his name upon their hotel register. The Good Fairy was disguised as a rich Englishman looking for mining investments; further, he was shivering with a heavy chill. It was a case of double pneumonia. Physicians they had in Ouray, but no trained nurses; and in pneumonia nursing is all ten points. Mrs. Newhouse put the Englishman to bed and gave up everything else to pull him through. When he was able to travel he said:

"There is no use offering you money, Mr. Newhouse, for what you and your wife have done. I only make you this offer in good faith: If you ever find a good mining venture, something that really promises returns, come to London with it and I will see that it is financed."

Sam Newhouse remembered this when, two years later, he found in Idaho the property which is now the Newhouse Tunnel. It was a location promising great things. He went to London, found the Good Fairy, returned with the backing. But the Tunnel needed more development than Sam Newhouse thought. At the end of eighteen months he was still sinking and drifting. The money was nearly gone, the mine was not yet paying dividends, and the English stockholders were writing severe letters. Just at that point in his fortunes he met Tom Weir, whom he had known in his Leadville days as manager of the A. Y. and Minnie mine. Weir had a bonanza at Bingham, Utah—the Highland Boy. That, too, needed capital for development. Newhouse looked it over; it promised even better than the Tunnel. He sent for experts, got their sworn estimates, and packed off for London again. His power of persuasion coaxed four million dollars more out of the Good Fairy and his associates. The Highland Boy and the Newhouse Tunnel became two of the greatest Western mines.

"And now," say the stove-side sages of Leadville, "the Newhouses are living in London and dancing in the King's set!"

Editor's Note—This is the second of three articles by Mr. Irwin about the men who made Leadville and what they did. The third article will be printed in an early number.

R. W. Gardner
Architect
New York City

ATLAS CEMENT CONCRETE

The pleasure of improving a country or suburban place is enhanced by a number of things that you can plan for yourself.

Our book **"Concrete Construction about the Home and on the Farm"** tells about the use of concrete on the home grounds for purposes of beauty and utility, which will greatly interest every owner of a place, however small.

It is right in line with the modern idea of making a home both useful and beautiful, and will suggest many ways of doing this, by the use of concrete, of which you have never thought before.

Send for this book today—it's Free

In planning these improvements remember that the success of concrete construction depends upon the quality of the cement used, that there are many brands of Portland Cement—that one—Atlas Portland Cement—produces uniform work of the best quality. It is not good in one spot and bad in another; it is all good, all equally good, all the same.

ATLAS PORTLAND CEMENT

is the cement of which the United States Government bought 4,500,000 barrels for use in building the Panama Canal.

Other books that will interest you are:
"Concrete Country Residences" (postage 25 cents)
"Concrete Cottages" (sent free)
"Reinforced Concrete in Factory Construction" (postage 10 cents.)

If your dealer cannot supply you with "Atlas" write to

LARGEST OUTPUT OF ANY CEMENT COMPANY IN THE WORLD. OVER 50,000 BARRELS PER DAY.

THE ATLAS PORTLAND CEMENT CO.,
Dept. 62, 30 Broad Street, New York.

NONE JUST AS GOOD

$1 PER BOX $1 PER BOX

At first we made **WUNDERHOSE** good enough for a 3 months' guarantee—then we bettered **WUNDERHOSE**—and to prove it, we've extended the guarantee of service and satisfaction.

The price has **not** been raised—**it's still $1.00 per box** for **Man, Woman or Child,** and it's still the unrivaled dollar's worth to the box.

A Genius—our mill expert—evolved a new process—discovered a method of twisting a fine yarn into a fine fibered thread—giving it a wondrous wear life. We call it **WUNDERYARN.**

WUNDERYARN—though as wear-defying as linen—is as soft as yarn should be. WUNDERYARN dyes fast and remains steadfast.

For all the Family **Wunderhose** TRADE MARK *End Darning Woes*

NEW WUNDERHOSE FREE will reploce ony that punch thra' heel, toe or sole within four (4) months' solid wear. Your dealer will supply you. If he hasn't WUNDERHOSE in stock, he will get them for you if you insist.

CHILDREN'S WUNDERHOSE, four (4) pairs to the box—in black or tan—**four** (4) months' wear guarantee. The best Child's Stocking made—and the **first** Child's Stocking worthy of a warranty. **$1.00 per box.**

WOMEN'S WUNDERHOSE, four (4) pairs to the box, in black or tan. **Warranted** to wear **four** (4) months without darning in toes, soles or heels. **$1.00 per box.**

MEN'S WUNDERHOSE, four (4) pairs to the box—black, tan, navy, copenhagen, green, burgundy, champagne, pearl and black with white feet—absolutely without an equal at the price. Just the right weight. **Warranted** proof against holes in toes, heels or soles for **four** (4) months. **$1.00 per box.**

Don't confuse **WUNDERHOSE** with other brands. **WUNDERHOSE** look better, wear better—are more economical every way. **If your dealer can't supply you**—write us direct, stating size, style and color desired. You will be supplied.

FREE—Copies of our interesting little WONDER BOOK. Send a postal request to

CHATTANOOGA KNITTING MILLS, 22 Bell Street, Chattanooga, Tenn.

Victor Herbert

—the man who knows how to make popular music good and good music popular, who has built up the finest orchestra in the world, who has written some of the most irresistible and unforgetable music in this country—Victor Herbert will have a big part in the musical success of the Edison Phonograph and the Records that are made for it.

This means that the music on the Records is going to be better and more popular, that Victor Herbert will write some of it and that his orchestra will play some of it exclusively for Edison Standard and Amberol Records, and that Victor Herbert looks upon the Phonograph as the natural method of distributing good music around the country, just as a writer would use a book.

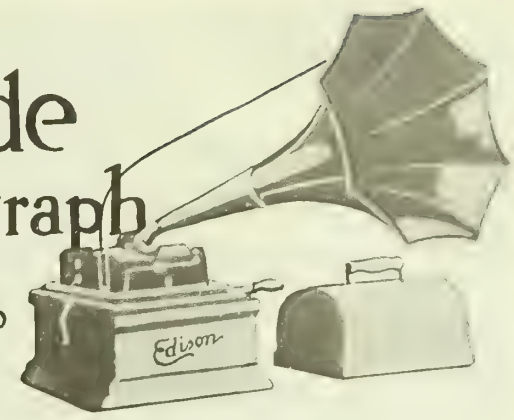
Good dealers, who will demonstrate the Edison Phonograph, are everywhere. There is one near you.

"The Edison Phonograph and the Home" is the name of an elaborately illustrated book, giving some of the reasons why you should have a Phonograph.

Edison Phonographs are sold at the same prices everywhere in the United States, $12.50 to $125; Edison Standard Records, 35c; Edison Amberol Records (twice as long), 50c; Grand Opera Records, 75c.

The Fireside Phonograph

$22.00



This Edison Phonograph plays both Amberol and Standard Edison Records. It is equipped with horn and long-running motor, is beautifully finished, compact and convenient. Its purchase means the opportunity of hearing all kinds of music in your own home.

EDISON STANDARD RECORDS play two minutes, and there is an infinite variety of music available in this form.

EDISON AMBEROL RECORDS play four minutes, and are adapted to longer pieces and to those that would be sacrificed by cutting.

New Amberol Records are offered each month together with the New Standard Records—all the world's best music to date.

The Fireside Phonograph can be seen and the Standard and Amberol Records heard at the store of any dealer.

There are dealers everywhere with whom you can make arrangements for purchasing, frequently on the instalment plan.

There is no excuse for any home being without good music now.

Mr. Edison has said that he would like to see an Edison Phonograph in every home.

NATIONAL PHONOGRAPH COMPANY, 11 Lakeside Ave., Orange, N. J.

We Will Send You FREE a Box of Assorted

EDUCATOR CRACKERS

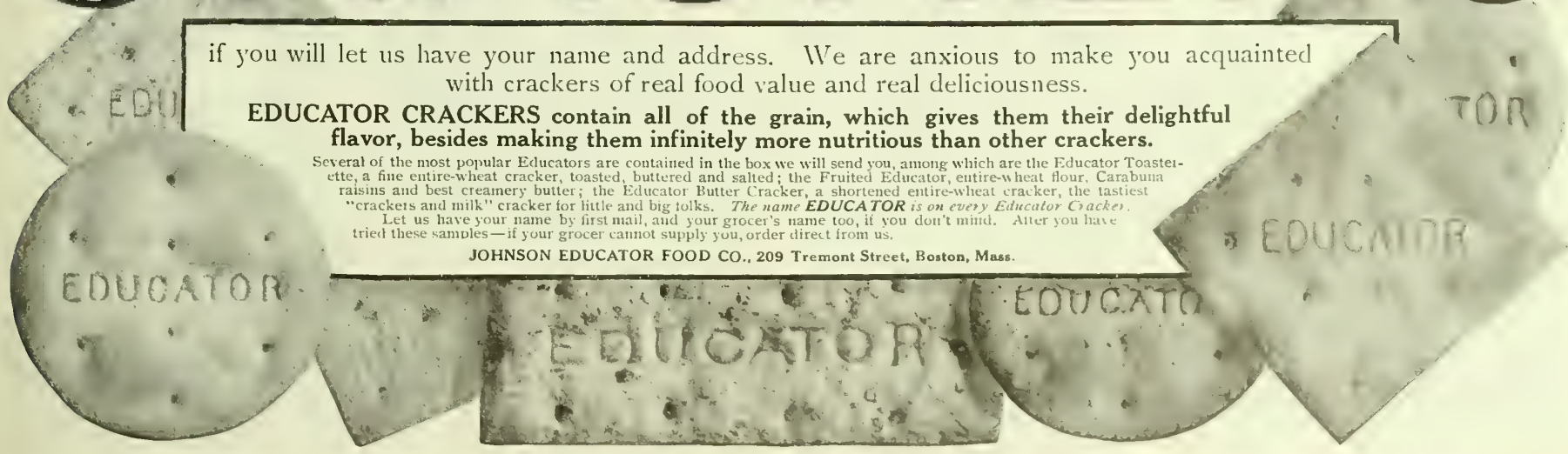
if you will let us have your name and address. We are anxious to make you acquainted with crackers of real food value and real deliciousness.

EDUCATOR CRACKERS contain all of the grain, which gives them their delightful flavor, besides making them infinitely more nutritious than other crackers.

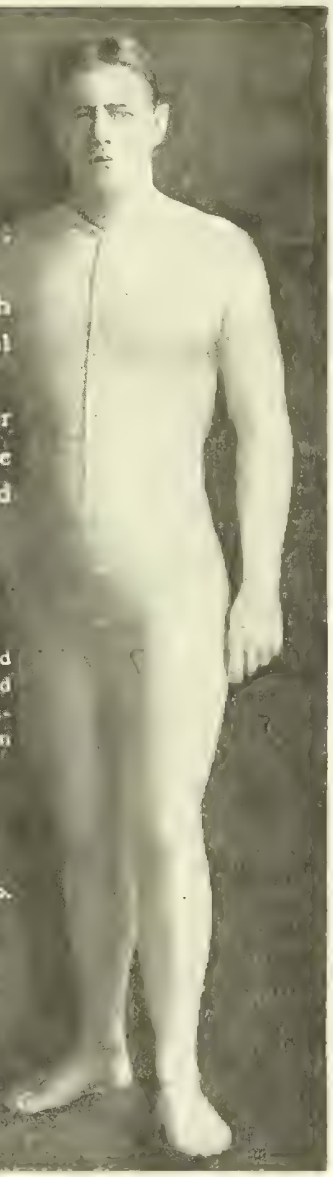
Several of the most popular Educators are contained in the box we will send you, among which are the Educator Toasterette, a fine entire-wheat cracker, toasted, buttered and salted; the Fruited Educator, entire-wheat flour, Carabuna raisins and best creamery butter; the Educator Butter Cracker, a shortened entire-wheat cracker, the tastiest "crackers and milk" cracker for little and big folks. *The name* ***EDUCATOR*** *is on every Educator Cracker.*

Let us have your name by first mail, and your grocer's name too, if you don't mind. After you have tried these samples—if your grocer cannot supply you, order direct from us.

JOHNSON EDUCATOR FOOD CO., 209 Tremont Street, Boston, Mass.



Improved
Duofold
Health Underwear



Two light-weight fabrics in one; with air-space between.

Cotton, linen or silk inside—smooth as cream against your skin. Wool outside to carry away all moisture.

The two fabrics together are lighter than the ordinary thick one. And the layer of air protects you like a third fabric.

As warm as three Shirts
Lighter than one

If your dealer can't supply you, write us, and we'll tell you who will. Ask for the Duofold booklet, giving various weights and shades, single garments and union suits for men, women and children. $1.25 up to $5 a garment.

Sizes and fit positively guaranteed
Your money back if not satisfied

Duofold Health Underwear Co.
Mohawk, N. Y.
Robischon & Peckham Co.
Selling Agents
349 Broadway, New York

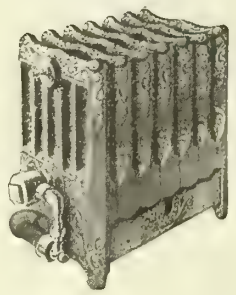
PAT. SEP. 23, 1902
Duofold

CLOW

Quick Heat
Room Heat

Steam Heat
Water Heat

Heat without Coal



CLOW PATENT RADIATOR
As an Auxiliary or Independent Plant

In the new house you are building, consult the best comfort of your family—increase its rental and selling value by installing **Clow Patent Radiators** as part of the heating system.

You will then have a house, in which it will never be necessary to start the whole heating plant to warm one room.

Only with the **Clow Patent Radiator** can you get heat—the best of all forms of heat—steam or water—just where you want it—in any room—just when you want it, regardless of the time or season. Think what this means in winter midnights and in raw weather in Spring or Fall when other fires are out and sickness or family comfort demands a fire.

Two in One—What You do with a Match

The **Clow Patent Radiator** is not only a whole plant in itself furnishing steam or water heat (according to the type) **at the stroke of a match**—but when connected with your regular steam and hot water pipes (as shown in illustration) it radiates from the central boiler in the usual way.

Heat Without Coal

When the Clow Patent Radiator is employed as an independent steam or water heater, gas is used for fuel. The water heating type is known as the "**Gas Water**" radiator; that furnishing steam, as the "**Gasteam**" radiator.

If your house already has a steam or water heating plant, ask one of our dealers to put **Clow Patent Radiators** in certain rooms—as dining, sewing, bath, sitting room, nursery or conservatory.

There are two kinds of Clow Radiators—radiators of the regular or Buena type, and Clow **Patent** Radiators. The combination of the two furnishes the only perfect heating system, not only for homes, but for offices, clubs, apartment buildings, churches, stores, railway stations, banks, garages, theatres, hotels. Even if you have only furnace or stove heat, you can **still** have a **Clow Patent Radiator** in any room, provided you have gas connections.

Look up Your Clow Dealer

The most progressive dealers in every locality are those handling the Clow Heating Appliances, and other Clow Specialties. Ask them about Clow Patent Radiators. Meanwhile, write for booklet "M" about **the best news in heating for twenty years.**

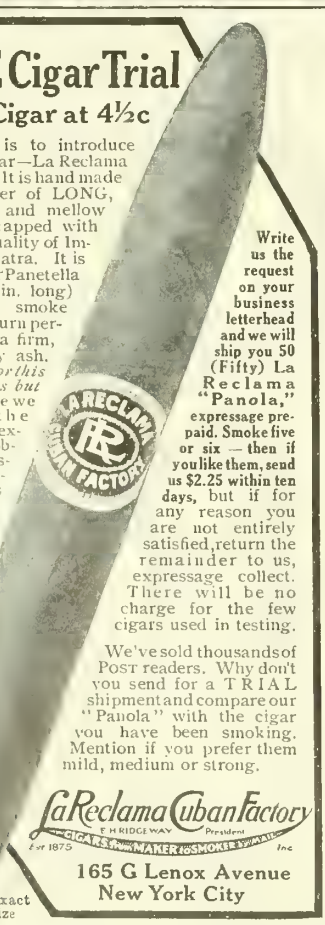
Your name on the margin of this ad. will do.

JAMES B. CLOW & SONS, 346-360 Franklin Street, CHICAGO
Manufacturers of Heating and Plumbing Goods for nearly Half a Century.
WORKS: Chicago, Ill. Coshocton, O. Newcomerstown, O.

Showing Clow Patent Radiator Connected with Ordinary System

FREE Cigar Trial
A 10c Cigar at 4½c

This offer is to introduce our new cigar—La Reclama "Panola." It is hand made with a filler of LONG, clean, rich and mellow Havana, wrapped with the finest quality of Imported Sumatra. It is that popular Panetella shape (4⅞ in. long) which will smoke freely and burn perfectly with a firm, steel-gray ash. *Our price for this 10c cigar is but 4½c*, because we cut out the profits and expenses of jobbers, salesmen and retail dealers through selling by mail—from our factory to the smoker direct. *We must convince you to make a sale.*



Exact size

Write us the request on your business letterhead and we will ship you 50 (Fifty) La Reclama "Panola," expressage prepaid. Smoke five or six—then if you like them, send us $2.25 within ten days, but if for any reason you are not entirely satisfied, return the remainder to us, expressage collect. There will be no charge for the few cigars used in testing.

We've sold thousands of POST readers. Why don't you send for a TRIAL shipment and compare our "Panola" with the cigar you have been smoking. Mention if you prefer them mild, medium or strong.

La Reclama Cuban Factory
E. H. RIDGEWAY, President
CIGARS MANUFACTURED BY MAKERS TO SMOKERS DIRECT
Est. 1875 Inc.
165 G Lenox Avenue
New York City

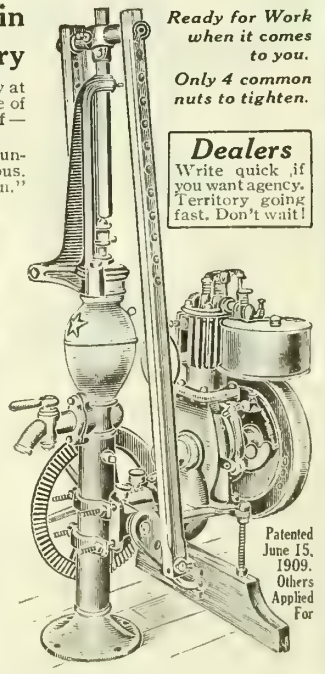
It Goes the Limit in Pumping!

Pumps 800 to 1,000 Gallons an Hour in Any Ordinary Well—Runs Light Machinery

Just take a good look at that clever little engine that's tugging away at the pump! It's the Farm Pump Engine—the latest marvel of this age of surprising inventions. An engine that is **absolutely complete in itself**—no cement foundation needed—no pump jack—no belts—no arms!

It fills the watering troughs and tanks with pure, fresh water in unlimited abundance. Its capacity and power, for its size, is prodigious. It works in the deepest wells, and has never been known to "back down."

Fuller & Johnson
Farm Pump Engine



Ready for Work when it comes to you.

Only 4 common nuts to tighten.

Dealers
Write quick if you want agency. Territory going fast. Don't wait!

Patented June 15, 1909. Others Applied For

A Record-Breaking Engine

Pumps **800 to 1,000 gallons per hour** from any ordinary well, and as high as **6,000 gallons per hour** on a "short lift" of 20 feet.

This amazing engine makes a **business of pumping**—but just for **recreation** it will run any sort of hand-power or foot-power **machine.** Has a 4-inch pulley for this purpose. Will run the churn, cream separator, washer, ice cream freezer, grindstone, fanning mill, corn sheller, feed grinder, grain elevator, green bone cutter, sprayer, feed cutter, etc., etc.

This remarkable engine pumps at the rate of 31 to 35 strokes per minute—**lifts half a ton each stroke!** It's a "vertical" type engine—same as used in the highest class of automobiles. **Self-cooling,** without fans. No smoke, flame, sparks or odor. Practically no vibration. Never gets "hot under the collar"—never freezes. Oils itself. Gears enclosed in dust-proof crankcase.

By attaching a piece of ordinary pipe for extra air chamber, the Farm Pump Engine will throw a stream higher than a house, giving ample **Fire Protection** and affording a means of **storing** great volumes of water in reservoirs or tanks.

Solves Water Problem for Country Homes

No engine has ever attracted such widespread attention or received such a tremendous ovation. It's the very thing most needed for country homes as well as on the farms, and every mail brings a deluge of requests for full information.

Send Coupon for Catalog! The second edition of the Catalog is now off the press. Send for it today. Get one of these "waterworks" going on your place at the earliest possible moment. Write for name of nearest Farm Pump Engine dealer.

Fuller & Johnson Mfg. Co., 395 Virginia St., Madison, Wis.
For 30 Years the Leaders in Standard Farm Machinery

This Brings the Catalog!

FULLER & JOHNSON MFG. CO.,
395 Virginia St., MADISON, WIS.

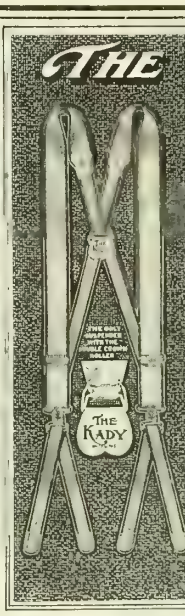
Please send Catalog of Farm Pump Engine to

*Name*_____

*Town*_____ *State*_____

*Dealer's Name*_____

THE KADY SUSPENDER



is made primarily for comfort and wear.

The Double Crown Roller found only on "**THE KADY**" makes it possible for the wearer to stoop, lounge, recline, kneel or assume any position without feeling the slightest strain anywhere. Made from finest quality elastic webbing in many tasteful designs. No uncomfortable straps or cords.

50c and 75c a pair
If your dealer does not handle **THE KADY,** send us his name and we will tell you where to get them.

The Ohio Suspender Co.
934 N. Park St., Mansfield, O.

Safe 6% Bonds

We own and offer $150,000 First and Refunding Gold Bonds of the **Citizens' Light, Heat & Power Co.** of Montgomery, Alabama (pop. 50,000). Bonds are $500. and $100. each, payable 1919-1928.

Coupons payable semi-annually.
Price par yielding 6%

Special circular and particulars on request.

GEO. M. SEWARD & CO., Bankers
108 La Salle Street, Chicago

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STEEL PENS

are made of accurately tempered steel. Smooth, non-scratching, elastic, easy writers. There's one to suit you. Sample card, 12 different, for 6 cts. postage.

SPENCERIAN PEN CO., 349 Broadway, N. Y.

Post Cards—Exceptional values in post cards of quality only representing a saving of 50%. Send 10c in stamps or coin for 10 of any of the following post-cards sent post-paid: Birthday, Flower, Niagara, Buffalo, Thanksgiving, Xmas, St. Patricks, Valentine, Easter, Fancy Comics, etc. Special prices to the trade.

David Ellis 182-184 Main Street, Buffalo, N. Y. Established 1899. Dept. C

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One of the best paid of all trades. Plumbers are in demand everywhere at good wages. They have short hours. Write for free catalog.

ST. LOUIS TRADES SCHOOL, 4442 Olive St., ST. LOUIS, MO.

$400 DAILY has been made selling this wonderful Noodle Cutter. Mrs M. Pickerill sold 516 in small town. Cleared $61.50. Durable. Sanitary. Lightning seller. Special terms. Write today.

N. THOMAS MFG. CO., 3268 Wayne St., Dayton, Ohio

"Men Ought Never to be Paid for Work that Machines Can Perform"

Just as modern reapers and typewriters are better, quicker and cheaper than scythe and pen, so "High Standard" Machine-mixed paints are better, quicker and cheaper than the hand-mixed-by-guess kind.

You can't afford to pay a painter to mix paints when Lowe Brothers paint machinery does it and a good deal cheaper—infinitely finer—saving time worth 25 to 50 cents an hour and insuring satisfactory paint of greatest covering capacity, brilliance and wear.

Lowe Brothers High Standard Liquid Paint

GIVES BEST RESULTS

because the formulae are proved correct by thorough practical and theoretical tests—both, and by the use of most improved machinery—and most improved methods—many of them exclusive.

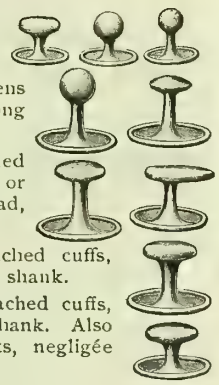
Determination to produce the best paint has been the watchword of Lowe Brothers for over 35 years. Is it strange that they have attained this end?

The "Little Blue Flag" on every can is the unquestionable sign of quality and economy and your positive protection in a line of paints for every purpose. "Little Blue Flag" Varnishes are equally sure to satisfy.

Remember this "Little Blue Flag" when buying paints and varnishes. Ask for "Owner's Responsibility" and for color cards and combinations.

THE LOWE BROTHERS COMPANY
Dayton, Ohio
NEW YORK BOSTON CHICAGO KANSAS CITY

KREMENTZ
COLLAR BUTTONS
For every special need of the particular man.



Shirt front, round or lens shaped heads, short shank.

Shirt collar front, lens or round heads, long shank.

Back of neck, extended head to hold scarf, or dome shaped head, medium shank.

Sleeves with detached cuffs, dome shaped, long shank.

Sleeves above attached cuffs, large head, short shank. Also ladies' shirt waists, negligée shirts, etc.

All dealers. Every button insured. Booklet free.

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40 Chestnut Street Newark, N. J.

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THE DANGER MARK

(Continued from Page 23)

hurry that he passed by without seeing the sister of the very man for whom he had been making such significant arrangements.

She wore, as usual, her pretty chinchilla furs, but was so closely veiled that he might not have recognized her under any circumstances. She, however, forgetting that she was veiled, remained uncertain as to whether his failure to speak to her had been intentional or otherwise. She had halted, expecting him to speak; now she passed on, cheeks burning, a faint, sinking sensation in her heart.

For she cared a great deal about Duane's friendship; and she was very unhappy and morbid and more easily wounded than ever, because somehow it had come to her ears that rumor was busily hinting things unthinkable concerning her—nothing definite; yet the very vagueness of it added to her distress.

Around her silly head trouble was accumulating very fast since Jack Dysart had come sauntering into her youthful isolation; and in the beginning it had been what it usually is to lonely hearts—shy and grateful recognition of a friendship that flattered.

How any rumors concerning herself and him had arisen nobody could explain. There never is any explanation. But they always arise.

In their small but pretty house terrible scenes had already occurred between her and her brother—consternation, anger and passionate denial on her part; on his, fury, threats, maudlin paroxysms of self-pity.

To escape it she had gone to Tuxedo for a week; now, fear and foreboding had brought her back—fear intensified at the very threshold of the city when Duane seemed to look straight at her and pass her by without recognition. Men don't do that, but she was too inexperienced to know it; and she hastened on with a heavy heart, found a taxicab to take her to the only home she had ever known, descended and rang for admittance.

Except for the servants she was alone. She rang for information concerning her brother; nobody had any. He had not been home in a week.

Her toilet, after the journey, took her two hours or more to accomplish; it was dark at five o'clock and snowing heavily when tea was served. Later, in her room, a servant came, saying that Mr. Gray begged a moment's interview on a matter of importance connected with her brother.

It was the only thing that could have moved her to see him. She had denied herself to him all that winter; she had been obliged to make it plainer after a letter from him—a nice, stupid, boyish letter—asking her to marry him. And her reply terminated the attempts of Bunbury Gray to secure a hearing from the girl who had apparently taken so sudden and so strange an aversion to a man who had been nice to her all her life.

They had, at one time, been virtually engaged, after Geraldine Seagrave had cut him loose and before Dysart took the trouble to notice her seriously. But Bunny was youthful and frisky and his tastes were catholic, and it did not seem to make much difference that Dysart again stepped casually between them in his graceful way. Yet, curiously enough, each preserved for the other a shy sort of admiration which, until last autumn, had made their somewhat infrequent encounters exceedingly interesting. Autumn had altered their attitudes; Bunny became serious in proportion to the distance she put between them—which is, of course, the usual incentive to masculine importunity.

A straw was all that her balance required to incline it; Dysart dropped it casually. And there were no more pretty scenes between Bunny Gray and his ladylove that autumn, only sulks from the youth and, after many attempts to secure a hearing, a very direct and honest letter that winter, which had resulted in his dismissal.

She came down to the drawing-room, looking the specter of herself; but her stillness and self-possession kept Bunny at his distance, staring, restless, amazed—all of which very evident symptoms and emotions she ignored.

EVERY type of protective outer garment for men or women is found in the Kenyon Styles, accurate in fashion, fine in quality and workmanship.

They are garments you need and will keep in daily use, and a constant protection, satisfaction and economy.

The values cannot be matched, because we have devoted the entire abilities of the greatest organization and plant of its kind in the world to perfecting these coats.

They are materially better, for less cost, than any like garments, and they show it.

READ THE LISTS OF KENYON SPECIALTIES

For Men and Novelties for Women, above.

FOR SALE AT GOOD STORES
Look for the Kenyon Label

Ask your dealer, or tell us what type of garment you prefer, *whether men's or women's;* we will send style book with samples and will see that you are supplied.

C. KENYON COMPANY
WHOLESALE SALESROOMS
23 Union Square, New York, 200 Jackson Boul., Chicago

This Paint Protects Your Buildings

PURE WHITE LEAD PAINT really *protects* your buildings. Forms a tough, elastic film that never cracks, scales, or checks. Substitute paint mixtures may temporarily beautify but will not permanently protect.

There are several standard brands of Pure White Lead of about the same quality. There is *only one*

CARTER
Strictly Pure
White Lead

None are made so carefully—none are so white and fine—none so durable.

Carter White Lead is chosen by the discriminating for its superior *whiteness,* beauty of finish, spreading qualities and great durability.

Carter White Lead is the only lead made by a modern and scientific process that eliminates all impurities and discoloration. The extreme whiteness of Carter assures strong, true, brilliant and durable colors—remember this point—it's important.

Carter White Lead costs a trifle more per pound than ordinary leads, but figured by square yards of surface covered—by years of wear—Carter is the cheapest paint you can buy. Sold by reliable dealers. Insist on its use.

Send today for our valuable paint book. It tells how to test paint for purity—how to detect adulteration *before* paint is applied. Tells how to select a harmonious and durable color scheme. With the book we send a set of modern color plates—they will give you suggestions for painting *your* home.

CARTER WHITE LEAD CO.
12080 S. Peoria Street, CHICAGO, ILL.
Factories: Chicago Omaha

We will pay $100 and cost of analysis for the detection of any adulteration in any package of Carter White Lead.

I MADE THESE MYSELF

Thousands of men, women and children are making these beautiful articles of brass, at home, **without any previous training,** by using

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METALOGRAPHY
Metal Art Craft at Home
Patents Pending

"Nonrub" Stenciled Blanks and Homeworkers' Tool Sets.

Unlike any other homeworkers' blanks, **ours come to you already cut out and shaped** —your work being only the repousse chasing or perforating—artistic ornamentation of the stenciled design.

Complete materials for each article come in envelope with full instructions, making it easy for you to produce scores of useful and "gifty" articles at a small cost. Homeworkers' tool sets sell from 35c to $2.65 each—"Nonrub" Blanks from 25c up.

Ask your dealer to show you Apollo Studios Metalography.

If he cannot supply you, we will. Write today for FREE illustrated catalogue and mention your dealer's name.

BERNARD RICE'S SONS, 546 Broadway, New York City

AGENTS Are Coining MONEY Selling this Combination WASHINGTON HATCHET.

Every house needs one. Forged steel. Guaranteed. Durable. Low priced. Big profits to agents. Sample Free. Write us.

THOMAS MFG. CO., 2268 Wayne St., Dayton, Ohio

"I have your message," she said. "Has anything happened to my brother?"

He began: "You mustn't be alarmed, but he is not very well ——"

"I am alarmed. Where is he?"

"In the Knickerbocker Hospital."

"Seriously ill?"

"No. He is in a private ward ——"

"The—alcoholic?" she asked quietly.

"Yes," he said, flushing with the shame that had not burned her white face.

"May I go to him?" she asked.

"No!" he exclaimed, horrified.

She seated herself, hands folded loosely on her lap.

"What am I to do, Bunny?"

"Nothing. . . . I only came to tell you so that you'd know. Tomorrow, if you care to telephone Bailey ——"

"Yes; thank you." She closed her eyes; opened them with an effort.

"If you'll let me, Sylvia, I'll keep you informed," he ventured.

"Would you? I'd be very glad."

"Sure thing!" he said with great animation. "I'll go to the hospital as many times a day as I am allowed, and I'll bring you back a full account of Stuyve's progress after every visit. . . . May I, Sylvie? I'm terribly sorry for you," he ventured, his eyes very wide and round.

Silence; but she looked up at him. "I haven't changed," he said, and the healthy color turned him pink. "I—just—wanted you to know. I thought, perhaps, you might like to know——"

"Why?" Her voice was utterly unlike her own.

"Why?" h repeated, getting redder. "I don't know—I only thought you might—it might—amuse you—to know that I haven't changed ——"

"As others have? Is that what you mean, Bunny?"

"No, no; I didn't think—I didn't mean ——"

"Yes, you did. Why not say it to me? You mean that you and others have heard rumors. You mean that you, unlike others, are trying to make me understand that you are still loyal to me. Is that it?"

"Y-yes. Good Lord! Loyal! Why, of course I am. Why, you didn't suppose I'd be anything else, did you?"

She opened her pallid lips to speak and could not.

"Loyal!" he said again indignantly. "There's no merit in that when a man's been in love with a girl all his life and didn't know it until she'd got good and tired of him! You know I'm for you every time, Sylvia. What's the game in pretending you didn't know it?"

"No game. . . . I didn't—know it."

"Well, you do now, don't you?"

Her face was colorless as marble. She said, looking at him: "Suppose the rumor is true?"

"Sylvia—for Heaven's sake ——"

"Suppose it *is* true," she repeated in a dead, even voice; "how loyal would you remain to me then?"

"As loyal as I am now!" he answered angrily, "if you insist on my answering such a silly question ——"

"Is that your answer?"

"Certainly. But ——"

"Are you *sure?*"

He glared at her; something struck coldly through him, checking breath and pulse, then releasing both till the heavy beating of his heart made speech impossible.

"I thought you were not sure," she said.

"I *am* sure!" he broke out. "Sylvia, what are you doing to me?"

"Destroying your faith in me."

"You can't! I love you!"

She gave a little gasp.

"The rumor *is* true," she said.

He reeled to his feet; she sat looking up at him, white, silent hands twisted on her lap.

"Now you know," she managed to say.

"Yes," he said between his teeth.

"Very well; is there anything else you wish to know?"

"Only one thing. . . . Do you—care for him?"

She sat, minute after minute, head bent, thinking, thinking. He never moved a muscle; and at last she lifted her head.

"No," she said.

"Could you care for—me?"

She made a gesture as though to check him, half rose, fell back, sat swaying a moment and suddenly tumbled over sideways, lying a white heap on the rug at his feet.

(TO BE CONCLUDED)

This Piano Interests Business Men as Well as Their Wives

Pianos were formerly of little interest to most business men. Music and musical instruments were outside their sphere, so they let the ladies of the household decide what was wanted while they simply paid the bills.

Even the Most Unmusical Man Can Now Play and Enjoy The

Pianola Piano

Now when a piano is to be bought, the man of the family is naturally interested. If it is the PIANOLA Piano that is selected, he will enjoy playing it with a music-roll fully as much as his wife enjoys playing the keyboard.

And the best of it is no one who plays the PIANOLA Piano can remain unmusical long. Into whatever home the PIANOLA Piano goes the experience is the same. Every member of the household will eventually come to play and enjoy it. Also, no matter how little music was formerly appreciated, it soon becomes the main reliance for pleasure and entertainment.

CAUTION. The Aeolian Co. have made a number of very important improvements in the original PIANOLA Piano. These added features not only make the instrument much easier to play but also make it play far better. Chief among these are the METROSTYLE and THEMODIST which are exclusive with our instruments.

Send for Catalog "A."

THE AEOLIAN COMPANY, Aeolian Hall, 362 Fifth Avenue, New York

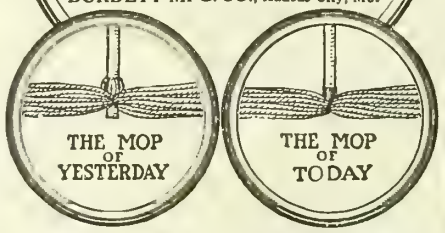
Side By Side

Ask your grocer or hardware dealer to show you both an old style mop and an

ULTIMOP
The Mop of Today

Examine them both critically—then decide which you want. There is no stick protruding below the yarn in an "Ultimop" to scratch floors—make work harder and cut the yarn. An "Ultimop" will outwear three or four old style mops. Ask your grocer or hardware dealer. Send for descriptive booklet.

BURDETT MFG. CO., Kansas City, Mo.



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Roof-Fix **The Perfect Roof Preserver,** makes old, worn-out roofs new. Satisfaction guaranteed or money refunded. Write for **free roofing book.** Tell me your roof troubles.

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Sending for this free book binds you to nothing, involves you in no obligation, yet it may be the means of starting you on a broader career. Surely you will not deny yourself this privilege, when it involves only the risk of a postal—a penny! Simply say "Send on your 9,059-word Booklet." Send to

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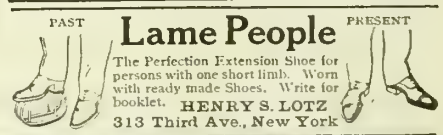
FOR EACH $55.00 Deposited with us and left between 8 and 9 years we pay you $100. You can withdraw after one year 5% interest; after two years 6% Have been paying these profits for 18 years. Many of the best business men in this country are placing their savings with us. Can send best of references. *Send for Booklet.*

$5 saved monthly, $1,000 at maturity.
$10 saved monthly, $2,000 at maturity.
$15 saved monthly, $3,000 at maturity.
$25 saved monthly, $5,000 at maturity.

L. B. BROMFIELD, Mgr., 19 Jacobson Bldg., Denver, Colo.

PAST PRESENT



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The Perfection Extension Shoe for persons with one short limb. Worn with ready made Shoes. Write for booklet. HENRY S. LOTZ
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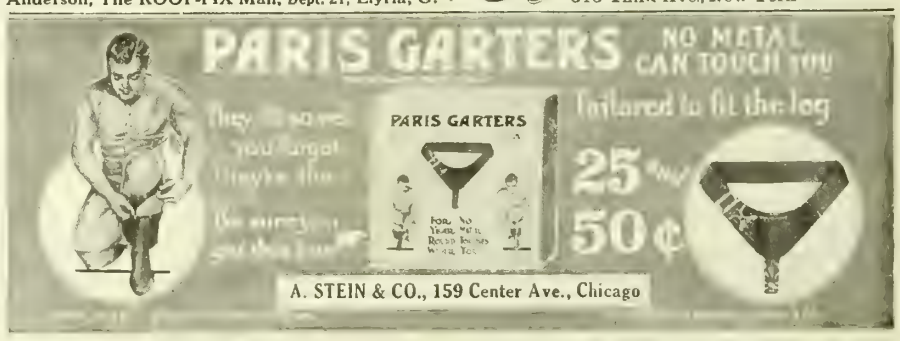

FOR A
GOOD NAME

We want a good name—one with some originality to it—for our new distinctive fall coat.

It is one of our line of
Style-Craft
garments and is by all odds the fashion hit of the season. To the woman suggesting the best name for this coat we shall give *a Prize of $100.00 in Gold.* For the ten next best suggestions a prize of $10.00 each in gold.

If winning names are suggested by more than one contestant, prizes will be divided equally.

The competition is open to ALL women. Go to your dealer. Ask to see the "STYLE-CRAFT PRIZE CONTEST COAT" and study it so you can get the right idea for a suitable descriptive name. If your dealer does not handle STYLE-CRAFT CLOAKS and SUITS write us direct giving the dealer's name and we'll explain how you can compete for the prize. A postal will do. Remember contest closes November 15th. STYLE-CRAFT GARMENTS are appreciated for their tone, style, distinction and for a quality of tailoring that means genuine satisfaction to the wearer.

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Cleveland, Ohio

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Write for Information

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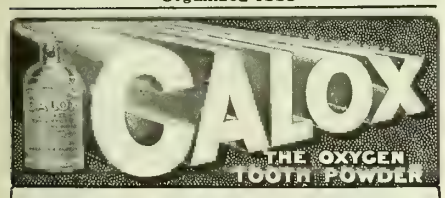
Billings, Montana
Organized 1883



Depends for its virtues not upon strong oils, carbolic or other irritating disinfectants, but upon the presence of Oxygen (peroxide)—Nature's purifier.
Ask your Dentist—he knows.
OF ALL DRUGGISTS, 25 CENTS
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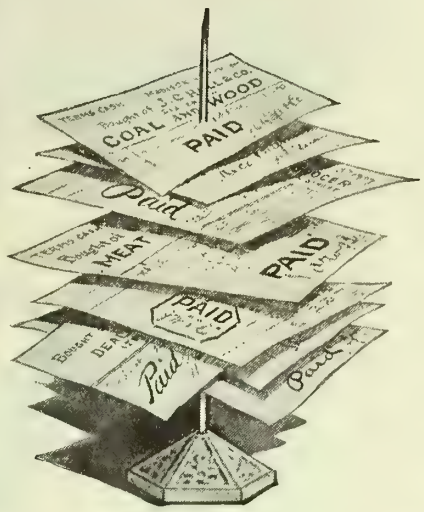

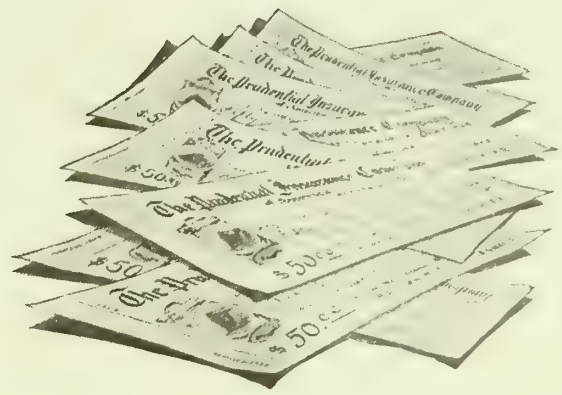

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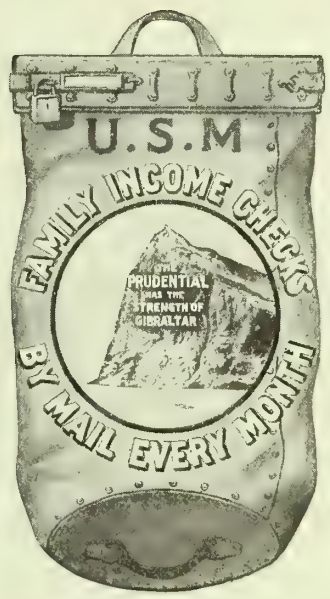

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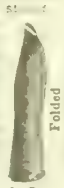

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ABE'S LITTLE FLYER

(Concluded from Page 10)

and the confession was on the very tip of his tongue when the news which Morris brought forced it back again. He rose wearily to his feet.

"I guess you think we're getting rich quick, Mawruss," he said, and repaired to the bookkeeper's desk in the firm's private office. For the next two hours and a half he dodged about, with one eye on Morris and the other on the rear entrance to the store. He expected the silk to arrive at any moment, and he knew that when it did the jig would be up. It was with a sigh of relief that he saw Morris go out to lunch at half-past twelve, and almost immediately afterward Hill, Arkwright & Thompson's truckman arrived with the goods. Abe superintended the disposal of the packing cases in the cutting-room, and he was engaged in opening them when Miss Cohen, the bookkeeper, entered.

"Mr. Potash," she said, "Mr. Perlmutter wants to see you in the sample-room."

"Did he come back from lunch so soon?" Abe asked.

"He came in right after he went out," she replied. "I guess he must be sick. He looks sick."

Abe turned pale.

"I guess he found it out," he said to himself as he descended the stairs and made for the sample-room. When he entered he found Morris seated in a chair with the first edition of an evening paper clutched in his hand.

"What's the matter, Mawruss?" Abe said.

Morris gulped once or twice and made a feeble attempt to brandish the paper.

"Matter?" he croaked. "Nothing's the matter. Only, we are out twenty-five hundred dollars. That's all."

"No, we ain't, Mawruss," Abe protested. "What we are out in one way we make in another."

Morris sought to control himself, but his pent-up emotions gave themselves vent.

"We do, hey?" he roared. "Well, maybe you think because I took your fool advice this oncet that I'll do it again?"

He grew red in the face.

"Gambler!" he yelled. "Fool! You shed my blood! What? You want to ruin me! Hey?"

Abe had expected a tirade, but nothing half as violent as this.

"Mawruss," he said soothingly, "don't take it so particular."

He might as well have tried to stem Niagara with a shovel.

"Ain't the cloak and suit business good enough for you?" Morris went on. "Must you go throwing away money on stocks from stock exchanges?"

Abe scratched his head. These rhetorical questions hardly fitted the situation, especially the one about throwing away money.

"Look-y here, Mawruss," he said, "if you think you scare me by this theayter acting you're mistaken. Just calm yourself, Mawruss, and tell me what you heard it. I ain't heard it nothing."

For answer Morris handed him the evening paper.

"Sensational Failure in Wall Street" was the red-letter legend on the front page. With bulging eyes Abe took in the import of the leaded type which disclosed the news that Gunst & Baumer, promoters of Interstate Copper, having boosted its price to five, were overwhelmed by a flood of profit-taking. To support their stock Gunst & Baumer were obliged to buy in all the Interstate offered at five, and when at length their resources gave out they announced their suspension. Interstate immediately collapsed and sold down in less than a quarter of an hour from five bid, five and a thirty-second asked, to a quarter bid, three-eighths asked.

Abe handed back the paper to Morris and lit a cigar.

"For a man what has just played his partner for a sucker, Abe," Morris said, "you take it nice and quiet."

Abe puffed slowly before replying.

"After all, Mawruss," he said, "I was right."

"You was right?" Morris exclaimed. "What d'ye mean?"

"I mean, Mawruss," Abe went on, "I figured it out right. I says to myself when I got that check for twenty-five hundred dollars: If I buy this here stock from stock exchanges and we make money Mawruss will go pretty near crazy. He'll want to buy it the whole stock exchange full from stocks, and in the end it will bust us. On the other hand, Mawruss, I figured it out that if we bought this here stock and lose money on it, then Mawruss'll go crazy also, and want to murder me or something."

He paused and puffed again at his cigar.

"So, Mawruss," he concluded, "I went down to Gunst & Baumer's building, Mawruss; but instead of going to Gunst & Baumer, Mawruss, I went one flight lower down to Hill, Arkwright & Thompson's, Mawruss, and I didn't buy it Interstate Copper, Mawruss, but I bought it instead silk foulards, Mawruss—seventy-five hundred dollars' worth for twenty-five hundred dollars, and it's laying right now up in the cutting-room."

He leaned back in his chair and triumphantly surveyed his partner, who had collapsed into a crushed and perspiring heap.

"So, Mawruss," he said, "I am a gambler. Hey? I shed your blood? What? I ruin you with my fool advice? Ain't it?"

Morris raised a protesting hand.

"Abe," he murmured huskily, "I done you an injury. It's me what's the fool. I was carried away by B. Sheitlis' making his money so easy."

Abe jumped to his feet.

"Ho-ly smokes!" he cried and dashed out of the sample-room to the telephone in the rear of the store. He returned a moment later with his cigar at a rakish angle to his jutting lower lip.

"It's all right, Mawruss," he said. "I rung up the Kosciuszko Bank and the two-hundred-and-seventy-five-dollar check went through all right."

"Sure it did," Morris replied, his drooping spirits once more revived. "I deposited it at eleven o'clock yesterday morning. I don't take no chances on getting stuck, Abe, and I only hope you didn't get stuck on them foulards, neither."

Abe grinned broadly.

"You needn't worry about that, Mawruss," he replied. "Stocks from stock exchanges maybe I don't know it, Mawruss; but stocks from silk foulards I do know it, Mawruss, and don't you forget it."

The Parted Ways

I used to know a little lad,
A youngster of thirteen,
Who wasn't very good or bad,
But somewhere in between.
He had such freekles on his nose
As your nose seems to bear;
Indeed, I'd almost think that those
Were some he used to wear.

He used to have an old straw hat
All frazzled at the brim,
Indeed, I'd almost think that that
Came down to you from him.
And he had such a dog as now
Barks joyfully along
With you—it makes me wonder how
It could have lived so long.

And in his heart he held such song
As fell upon my ear,
And echoed through the shadows long
When you came whistling near;
So when at twilight, dawn or noon
This overture you bring,
It seems to be the very tune
This other lad would sing.

And he had pockets bulged with things
By which he set much store,
With knives and marbles, tops and strings,
And half a hundred more;
I see your pockets emptied now,
Your things cast up with care,
Until they seem to be, somehow,
His treasures you have there.

I know not where it was or when,
But with his heart of song
He went and came not back again,
And took his dreams along;
So some day in a little while
He'll wave a sunbrowned hand,
And leave you with his cheery smile—
And you will understand.

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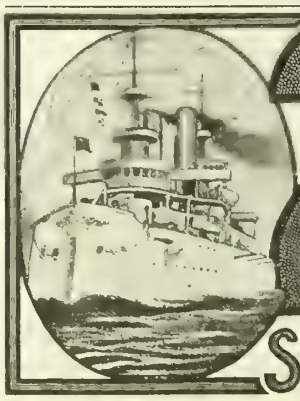

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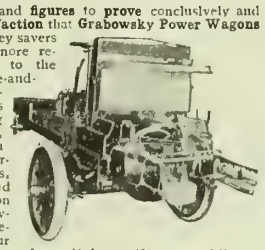

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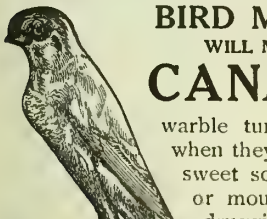

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AN OLD-WORLD EPISODE

(Continued from Page 5)

unknown to her, took the opportunity of scrutinizing her eyes. Then he nodded confidently at Jeremy.

VII

FROM that evening Jeremy's martyrdom began. Hitherto he had regarded the blindness of his wife as a special dispensation of Divine Providence. She had not seen him save on that first afternoon as a shadowy mass, and had formed no conception of his disfigurement beyond the vague impression conveyed to her by loving fingers touching his face. She had made her own mental picture of him, as she had said, and whatever it was, so far from repelling her, it pleased her mightily. Her ignorance indeed was bliss—for both of them. And now, thought poor Jeremy, knowledge would come with the restored vision, and, like our too-wise first parents, they would be driven out of Eden. Sometimes the devil entered his heart and prompted cowardly concealment. Why tell Barbara of Mr. Hattaway's proposal? Why disturb a happiness already so perfect? All her other senses were eyes to her. She had grown almost unconscious of her affliction. She was happier loving him with blinded eyes than recoiling from him in horror with seeing ones. It was, in sooth, for her own dear happiness that she should remain in darkness. But then Jeremy remembered the only cry her brave soul had ever uttered, and after wrestling long in prayer he knew that the Evil One had spoken, and in the good, old-fashioned way he bade Satan get behind him. "*Retro me, Satanas.*" The words are in his diary, printed in capital letters.

But one day, when she repeated her cry, his heart ached for her and he comforted her with the golden hope. She wept tears of joy and flung her arms around his neck and kissed him, and from that day forth filled the house with song and laughter and the mirth of unbounded happiness. But Jeremy, though he bespoke her tenderly and hopefully, felt that he had signed his death-warrant. Now and then, when her gay spirit danced through the glowing future, he was tempted to say: "When you see me as I am your love will turn to loathing and our Heaven to hell." But he could not find it in his heart to dash her joy. And she never spoke of seeing him—only of seeing the child and the sun and the flowers and the buttons of his shirts, which she vowed must seem to be sewed on by a drunken cobbler.

VIII

THE child was born, a boy, strong and lusty—to Jeremy the incarnation of miraculous wonder. That the thing was alive, with legs and arms and feet and hands, and could utter sounds, which it did with much vigor, made demands almost too great on his credulity.

"What is he like?" asked Barbara.

This was a poser for Jeremy. For the pink brat was like nothing on earth—save any other newborn infant.

"I think," he said hesitatingly, "I think he may be said to resemble Cupid. He has a mouth like Cupid's bow."

"And Cupid's wings?" she laughed. "Fie, Jeremy, I thought we had born to us a Christian child."

"But that he has a body," said Jeremy, "I should say he was a cherub. He has eyes of a celestial blue, and his nose ——"

"Yes, yes, his nose?" came breathlessly from Barbara.

"I'm afraid, my dear, there is so little of it to judge by," said Jeremy.

"Before the summer's out I shall be able to judge for myself," said Barbara, and terror gripped the man's heart.

The days passed, and Barbara rose from her bed and again sang and laughed.

"See, I am strong enough to withstand any operation," she declared one day, holding out the babe at arms' length.

"Not yet," said Jeremy, "not yet. The child needs you."

The child was asleep. She felt with her foot for its cradle, and with marvelous certainty deposited him gently in the nest and covered him with the tiny coverlet. Then she turned to Jeremy.

"My husband, don't you wish me to have my sight restored?"

"How can you doubt it?" he cried. "I would have you undergo this operation were my life the fee."

She came close to him and put her hands about his maimed face. "Dear," she said, "do you think anything could change my love for you?"

It was the first hint that she had divined his fears; but he remained silent, every fiber of his being shrinking from the monstrous argument. For answer, he kissed her hands as she withdrew them.

At last the time came for the great adventure. Letters passed between Jeremy and Mr. Hattaway of St. Thomas' Hospital, who engaged lodgings in Cork Street, so that they should be near his own residence in Bond Street hard by. A great traveling chariot and post-horses were hired from Bullingford, two great horse-pistols, which Jeremy had never fired off in his life, were loaded and primed and put in the holsters, and one morning in early August Jeremy and Barbara and the nurse and the baby started on their perilous journey. They lay at Reading that night and arrived without misadventure at Cork Street on the following afternoon. Mr. Hattaway called in the evening with two lean and solemn young men, his apprentices—for even the great Mr. Hattaway was but a barber-surgeon practicing a trade under the control of a City Guild and made his preparations for the morrow.

In these days of anæsthetics and cocaine, sterilized instruments, trained nurses and scientific ventilation it is almost impossible to realize the conditions under which surgical operations were conducted in the first half of the eighteenth century. Yet they occasionally were successful, and patients sometimes did survive, and nobody complained, thinking, like Barbara Wendover, that all was for the best in this best of all possible worlds. For, as she lay in the close, darkened room the next day, after the operation was over, tended by a chattering beldame of a midwife, she took the burning pain in her bandaged eyes—after the daredevil fashion of the time Mr. Hattaway had operated on both at once—as part of the cure, and thanked God she was born into so marvelous an epoch. Then Jeremy came and sat by her bed and held her hand, and she was very happy.

But Jeremy then, and in the slow, torturing days that followed, went about shrunken like a man doomed to worse than death. London increased his agony. At first a natural curiosity (for he had passed through the town but twice before, once as he set out for the grand tour with Doctor Tubbs, and once on his return thence) and a countryman's craving for air took him out into the busy streets. But he found the behavior of the populace far different from that of the inhabitants of Bullingford, who passed him by respectfully, though with averted faces. Porters and lackeys openly jeered at him, ragged children summoned their congeners and followed hooting in his train; it was a cruel age, and elegant gentlemen in flowered silk coats and lace ruffles had no compunction in holding their cambric handkerchiefs before their eyes and vowing within his hearing that, stab their vitals, such a fellow should wear a mask or be put into the Royal Society's Museum; and in St. James' Street one fine lady, stepping out of her Sedan chair almost into his arms, fell back shrieking that she had seen a monster, and pretended to faint as the obsequious staymaker ran out of his shop to her assistance.

He ceased to go abroad in daylight and only crept about the streets at night, even then nervously avoiding the glare of a chance-met linkboy's torch. Desperate thoughts came to him during these gloomy rambles. Fear of God alone, as is evident from the diary, prevented him from taking his life. And the poor wretch prayed for he knew not what.

IX

ONE morning Mr. Hattaway, after his examination of the patient, entered the parlor where Jeremy was reading Tillotson's Sermons (there were the fourteen volumes of them in the room's unlively bookcase) and closed the door behind him with an air of importance.

"Sir," said he, "I bring you good news."

Jeremy closed his book. "She sees?"

"On removing the bandages just now," replied Mr. Hattaway, "I perceived to my great regret that with the left eye my skill has been unavailing. The failure is due, I

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FOUNDED 1887

believe, to an injury to the retina which I have been unable to discover." He paused and took snuff. "But I rejoice to inform you that sight is restored to the right eye. I admitted light into the room, and though the vision is diffused, which a lens will rectify, she saw me distinctly."

"Thank God she has the blessing of sight," said Jeremy reverently.

"Amen," said the surgeon. He took another pinch. "Also, perhaps, thank your humble servant for restoring it."

"I owe you an unpayable debt," replied Jeremy.

"She is crying out for the baby," said Mr. Hattaway. "If you will kindly send it in to her I can allow her a fleeting glimpse of it before I complete the reband-aging for the day."

Jeremy rang the bell and gave the order. "And I?" he inquired bravely.

The surgeon hesitated and scratched his plump cheek.

"You know that my wife has never seen me."

"Tomorrow, then," said Hattaway.

The nurse and child appeared at the doorway, and the surgeon followed them into Barbara's room.

When the surgeon had left the house he went to Barbara and found her crooning over the babe, which lay in her arms.

"I've seen him, dear, I've seen him!" she cried joyously. "He is the most wonderfully beautiful thing on the earth. His eyes are light blue, and mine are dark, so he must have yours. And his mouth is made for kisses, and his expression is that of a babe born in Paradise."

Jeremy bent over and looked at the boy, who sniggered at him in a most unparadisaical fashion, and they talked parentwise over his perfections.

"Before we go back to Bullingford you will let me take a coach, Jeremy, and drive about the streets and show him to the town? I will hold him up and cry: 'Ladies and gentlemen, look! 'Tis the tenth wonder of the world. You only have this one chance of seeing him.'"

She rattled on in the gayest of moods, making him laugh in spite of the terror. The failure of the operation in the left eye she put aside as of no account. One eye was a necessity, but two were a mere luxury.

"And it is the little rogue that will reap the benefit," she cried, cuddling the child. "For, when he is naughty mammy will turn the blind side of her face to him."

"And will you turn the blind side of your face to me?" asked Jeremy with a quiver of the lips.

She took his hand and pressed it against her cheek.

"You have no faults, my beloved husband, for me to be blind to," she said, willfully or not misunderstanding him.

Such rapture had the sight of the child given her that she insisted on its lying with her that night, a truckle-bed being placed in the room for the child's nurse. When Jeremy took leave of her before going to his own room he bent over her and whispered:

"Tomorrow."

Her sweet lips—pathetically sweet below the bandage parted in a smile—and they never seemed sweeter to the anguished man—and she also whispered, "Tomorrow!" and kissed him.

He went away, and as he closed the door he felt that it was the gate of Paradise shut against him forever.

He did not sleep that night, but spent it as a brave man spends the night before his execution. For, after all, Jeremy Wendover was a gallant gentleman.

In the morning he went into Barbara's room before breakfast, as his custom was, and found her still gay and bubbling over with the joy of life. And when he was leaving her she stretched out her hands and clasped his maimed face, as she had done once before, and said the same reassuring words. Nothing could shake her immense, her steadfast love. But Jeremy, entering the parlor and catching sight of himself in the Queen Anne mirror over the mantelpiece, shuddered to the inmost roots of his being. She had no conception of what she vowed.

He was scarce through breakfast when Mr. Hattaway entered, a full hour before his usual time.

"I am in a prodigious hurry," said he, "for I must go post-haste into Norfolk, to operate on my Lord Winteringham for the stone. I have not a moment to lose, so I pray you to accompany me to your wife's bedchamber."

The awful moment had come. Jeremy courteously opened doors for the surgeon to pass through, and followed with death in his heart. When they entered the room he noticed that Barbara had caused the nurse's truckle-bed to be removed and that she was lying, demure as a nun, in a newly-made bed. The surgeon flung the black curtains from the window and let the summer light filter through the linen blinds.

"We will have a longer exposure this morning," said he, "and tomorrow a little longer still, and so on until we can face the daylight altogether. Now, madam, if you please."

He busied himself with the bandages. Jeremy, on the other side of the bed, stood clasping Barbara's hand: stood stock-still, with thumping heart, holding his breath, setting his teeth, nerving himself for the sharp, instinctive gasp, the reflex recoil, that he knew would be the death sentence of their love. And at that supreme moment he cursed himself bitterly for a fool for not having told her of his terror, for not having sufficiently prepared her for the devastating revelation. But now it was too late.

The bandages were removed. The surgeon bent down and peered into the eyes. He started back in dismay. Before her right eye he rapidly waved his finger.

"Do you see that?"

"No," said Barbara.

"My God, madam!" cried he, with a stricken look on his plump face, "what in the devil's name have you been doing with yourself?"

Great drops of sweat stood on Jeremy's brow.

"What do you mean?" he asked.

"She can't see. The eye is injured. Yesterday, save for the crystalline lens which I extracted, it was as sound as mine or yours."

"I was afraid something had happened," said Barbara in a matter-of-fact tone. "Baby was restive in the night and pushed his little fist into my eye."

"Good Heavens, madam!" exclaimed the angry surgeon, "you don't mean to say that you took a young baby to sleep with you in your condition?"

Barbara nodded, as if found out in a trifling peccadillo. "I suppose I'm blind forever?" she asked casually.

He examined the eye again. There was a moment's dead silence. Jeremy, white-lipped and haggard, hung on the verdict. Then Hattaway rose, extended his arms and let them drop helplessly against his sides.

"Yes," said he. "The sight is gone."

Jeremy put his hands to his head, staggered, and, overcome by the reaction from the terror and the shock of the unlooked-for calamity, fell in a faint on the floor.

After he had recovered and the surgeon had gone, promising to send his apprentice the next day to dress the eyes, which, for fear of inflammation, still needed tending, Jeremy sat by his wife's bedside with an aching heart.

"'Tis the will of God," said he gloomily. "We must not rebel against His decrees."

"But, you dear, foolish husband," she cried, half laughing, "who wants to rebel against them? Not I, of a certainty. I am the happiest woman in the world."

"'Tis but to comfort me that you say it," said Jeremy.

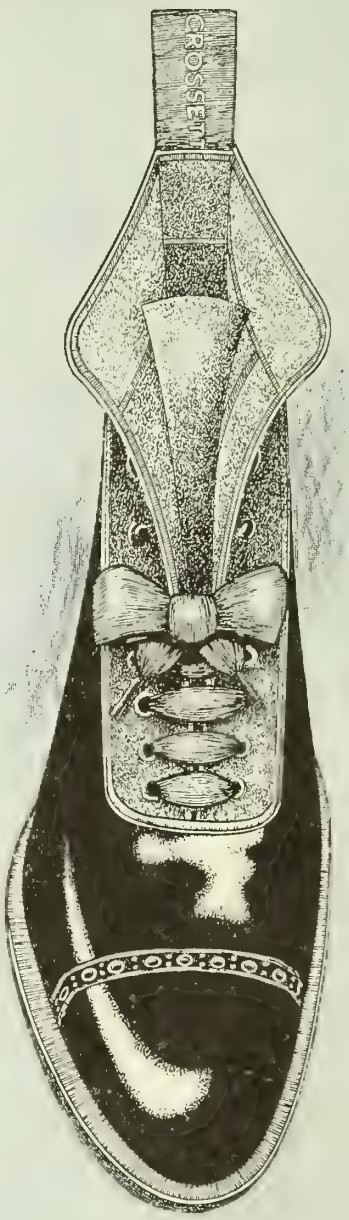
"'Tis the truth. Listen." She sought for his hand and continued with sweet seriousness: "I was selfish to want to regain my sight; but my soul hungered to see my babe. And now that I have seen him I care not. Just that one little peep into the Heaven of his face was all I wanted. And 'twas the darling wretch himself who settled that I should not have more." After a little she said, "Come nearer to me," and she drew his ear to her lips and whispered:

"Although I have not regained my sight, on the other hand I have not lost a thing far dearer—the face that I love which I made up of your voice and the plash of water and the sunset and the summer air." She kissed him. "My poor husband, how you must have suffered!"

And then Jeremy knew the great, brave soul of the woman whom the Almighty had given him to wife, and, as he puts it in his diary, he did glorify God exceedingly.

So, when Barbara was able to travel again Jeremy sent for the great, roomy chariot and the horse-pistols and the post-horses, and they went back to Bullingford, where they spent the remainder of their lives in unclouded felicity.

CROSSETT SHOE



THE man who is walking through life with the fixed idea that shoes are bound to be hard on his feet, will get a new point of view when he tries Crossetts—Because they

"MAKE LIFE'S WALK EASY"
(TRADE MARK)

and because they are irreproachable in style and of enduring quality, they turn shoe sceptics into fast friends.

$4 to $6 at the best stores.

LEWIS A. CROSSETT, Inc.
Maker,
North Abington, Mass.

YOU are the cause of this dispute over "Pompeian Beauty"

I have defended you. Vindicate me. Use request-coupon for

1910 "Pompeian Beauty" Poster-Calendar

Are you slow to act? Do you put off things till "to-morrow"? I say you will act at **once** on this offer, at least. The President says you won't—that I can't overcome "human nature." Who is right? Here's the dispute.

Only 50,000 of these superb 3-foot lavender and gold "Pompeian Beauty" calendars have been ordered for next year. 50,000 won't last a week! I wanted to order several hundred thousand. The President and Board of Directors "sat down on me."

I want to vindicate my estimate of the American public. I want to prove that you **have** initiative. I want 50,000 readers of this magazine to hurl upon those Directors an avalanche of 50,000 request-coupons—in one week!

Send in a coupon to-day and I'll reserve for you "Pompeian Beauty," really wonderful in her 3 feet of lavender and gold. If I am right, and the 50,000 Poster-Calendars last only a week or so, then you'll be **mighty glad** that you **did** send in a request.

President Says Beauty Can't Make You Take Action

"Because of the unusual expensiveness of these 1910 Poster-Calendars," said the President to the Directors of this Company, "I am **against** ordering more than 50,000. I agree that 'Pompeian Beauty' is the handsomest subject for a Poster-Calendar that I ever saw.

"But she isn't sufficiently beautiful—**no** subject is sufficiently beautiful to persuade the average reader to take immediate action and use a coupon before the magazine is laid aside, and lost or forgotten.

"I know human nature too well. Every day in this office we receive thousands of requests for trial jars of Pompeian Massage Cream, nearly all of which requests say in almost these identical words—'*For years* I have been reading your advertisements and wanting to try Pompeian,' etc.

"In other words, the public is slow to act even when it wants a thing very much. So I say that we won't dispose of 50,000 Poster-Calendars very soon. Magazine readers are procrastinators."

My Reply to the President. I Get Permission to Make Unusual Tests

"It would be rash for me to hold out longer against older heads than mine. Only 50,000 'Pompeian Beauty' panels will be ordered.

"But I ask for permission to take a page in **The Saturday Evening Post** and a couple of other magazines to prove my contention that the public **will** act when appealed to properly on a **good** offer. **I am going to overwhelm you with an avalanche of 50,000 request-coupons for 'Pompeian Beauty'—50,000 in one week!"**

Description

Poster-Calendar panel is 3 feet high and 7¼ in. wide. The small reproduction of "Pompeian Beauty," as shown on the right, gives but a faint idea of the exquisite detail of color and costume. Beautifully lithographed in lavender and gold, each copy going through the press 14 times. No advertising matter is printed on front of panel—just the artist's name-plate as you see it in the small reproduction herewith. 1910 Calendar is printed on back to permit of artistic framing. But the panel effect really does away with the necessity of framing. A loop at top permits of easy hanging. This "Pompeian Beauty" girl will be the Poster-Calendar sensation of 1910. I trust you will send in coupon early enough to avoid disappointment.

The Two Coupons

Use either. It is immaterial to me. I have the no-money-coupon to help you reply—to-day, this moment, so you won't hesitate if you have no small change or stamps convenient.

I naturally believe that there is going to be a terrific demand for these 50,000 1910 Poster-Calendars of "Pompeian Beauty." In that case those who pay in advance must have first consideration.

Note. Requests from distant points will not suffer. All requests will be filed according to date of post-mark.

Why You Are to Act Now

Failure to act never **won any** success in life, and has lost many beautiful things much desired. I knew I could get the average reader to act at once, **1st,** because the offer was unusual and limited; **2d,** because absence of scissors, or knife or pin will not prevent immediate action on your part, this announcement being placed on the inside of the back cover where you can easily **tear** off coupon without affecting reading matter; **3d,** because you **are** going to fill out and mail coupon **at once** even though you have to hunt for a pen or pencil. In short, you, as one of the reading public, are going to prove that you can act at once when something worth while is at stake. (Children under 15 should not sign coupons.)

"Don't Envy a Good Complexion; Use POMPEIAN and Have One"

The several million users of Pompeian Massage Cream wonder why every one does not have Pompeian constantly in the home. Likewise those who have never tried to discover Pompeian's rare merits and benefits wonder how so many million jars can be sold every year.

You will never know the reasons for Pompeian popularity—how clean you can be and look; how refreshed, healthy and wholesome in your appearance until your face is "Pompeian clean."

Just take a pinch of Pompeian, rub it on your moistened face—and well into the pores. A few more moments of massaging—and lo! out comes the cream many shades darker than when applied. You are astonished! You never suspected that so much dirt could stay in your skin, despite soap and water scrubbing. A glance in your mirror further astonishes you. The old sallow "dead skin" appearance has gone, and in place of that "drawn" tired look and feeling is a skin that has the fresh smoothness of perfect health and the pliability of youth.

"Don't envy a good complexion; use Pompeian and have one."

If you wish to try before you buy, send 6c. in coin or stamps for a trial jar. If you don't care to use coupon just write for trial jar.

Library slips saved means magazines free; one slip in every jar.

All Dealers
50c, 75c and $1.00 per jar

THE POMPEIAN MFG. CO.
49 Prospect Street, Cleveland, O.

Send no money with this coupon below, unless you also wish a trial jar of the famous Pompeian Massage Cream. In that case enclose 6 cents in stamps or coin. **Read coupon carefully** before signing.

The Pompeian Mfg. Co., 49 Prospect Street, Cleveland, O.

Stubborn Calendar-Man:—I think you are right. The public will act promptly on a good offer. Please show this coupon to your Board of Directors as evidence that I for one am not slow to act.

Reserve for me one 3-foot copy of 1910 "Pompeian Beauty" Poster-Calendar in lavender and gold. On December 1st, 1909, I'll call at my dealer in toilet goods and pay said dealer 10c. upon delivery.

I enclose 6c. for trial jar of Pompeian Massage Cream. (Scratch this out if you don't want trial jar.)

Your name_____

Complete Address_____

Dealer's Name_____

Complete Address_____

Send 10c. in coin or stamps with this coupon below. It is the absolutely sure way to secure a 1910 "Pompeian Beauty" Poster-Calendar. Add 6c. (coin or stamps) if you wish a trial jar of the famous Pompeian Massage Cream. **Read coupon carefully** before signing.

Pompeian Mfg. Co., 49 Prospect St., Cleveland, O.

Stubborn Calendar-Man:—Here's 10c. for 1910 "Pompeian Beauty" Poster-Calendar, 3 feet high and in lavender and gold. I understand that this absolutely insures my receiving one by mail by December 1st, 1909.

Please show this coupon to your Board of Directors as evidence that I for one am not slow to act.

I am adding 6c. (in coin or stamps) for a trial jar of Pompeian Massage Cream. (Scratch this out if you don't care for trial jar.)

Your Name_____

Complete Address_____

To the
Young Man

Ninety-five per cent of America's young men wear ready-made clothes. Their number goes into the millions. Yet out of all that vast concourse of young men, those who wear Society Brand Clothes are instantly distinguished from the average. Why? Because Society Brand Clothes have a style of their own that's different yet dignified—because they are clever but not grotesque—smart but not flippant—genuinely young mannish—patterned for the young man's mind, shaped for the young man's body and emblematic of youth—glorious youth.

Try these clothes. They are sold thro' the better clothiers everywhere, but if your dealer does not keep them, write Alfred Decker & Cohn, Chicago, for Fashion Panels F. O. 9. (Permanent crease, patented, in all trousers.)

Society Brand

Try it 15 Days Free

You'll LIKE the Never-Fail

Sold on Everlasting Guarantee

You Only Risk a Stamp

to get the NEVER-FAIL Sharpener. Greatest Razor sharpening device ever invented. Makes old razors new. Puts perfect edge on dullest blade. Keeps your Razor sharp.

No. 1 for Safety Razors, weighs 6 ounces
No. 2 for Old Style Razors, weighs 8 ounces

Why Do We Send It on Trial?

Because you put your Razor in a NEVER-FAIL Sharpener and it is sharp. There is never any time lost in shaving with a sharp Razor. No more dull, disagreeable Razors. No more honing. Fine for home use—indispensable for traveling.

How to Get It

Send us your full name and address and order Sharpener by number, and we will send it to you on a 15 day free trial. At the expiration of this time, you send us $3.00 or return the Sharpener.

One price buys full outfit complete. No extras. REMEMBER: Any kind or style of Razor can be sharpened with the Never-Fail.

Never-Fail Co., 1058 Nicholas Bldg., Toledo, O.

50 ENGRAVED CARDS OF YOUR NAME $1.00
In Correct Script, Copper Plate
The Quality Must Please You or Your Money Refunded
Sample Cards or Wedding Invitations Upon Request
SOCIAL STATIONERS HOSKINS PHILA.
900 CHESTNUT ST.

SAFEGUARDING THE PUBLIC SERVICES

(Concluded from Page 7)

commission is constantly making tests of electric meters upon complaints of consumers, and these tests are made on the consumer's premises, wherever located, and in his presence if he desires.

Here, too, the commission is a clearing house of many difficulties between the consumers of gas and electricity and the corporations supplying the service. These disputes cover a wide range of subject. As is the settled procedure of the commission generally, wherever possible these matters are adjusted by correspondence, after giving all parties concerned an opportunity to state their views. In not a few instances, particularly where the complaints made dealt with conditions of interest to the general public, investigations have been made and a settlement arrived at through formal proceedings.

Opponents of the commissions have gone far in their contention that the operation of the law in the matter of capitalization has stopped the development of railroad and lighting properties. The supervision of capitalization by the commissions has had but one effect, that of enforcing sound and honorable principles in corporate management; and to assert that the enforcement of such a policy is a menace to the integrity of corporate securities is about as foolish as to say that the courts of justice, by enforcing the observance of law and order, have become a danger to civilization. That development has gone on under a wise administration of the law is evidenced by the fact that in the two years of its existence the Up-State Commission, notwithstanding the financial depression of the times, has authorized one hundred and fifty-six million dollars of new and honest capitalization.

At a recent hearing before the commission the head of one of the largest trolley properties in the country said that it had cost a great deal of money to adjust the affairs of his properties to meet the requirements of the law, but in the end he and his associates were gratified, as wherever he went bond houses told him that securities authorized by the commission commanded from two to three points premium.

Uniform Accounting Systems

The commission's requirements prescribing uniform accounts will bring about conditions of the utmost value to the public in its personal uses of public utilities. The accounting system is the lens through which the complete operations of corporations may be seen, and if the lens be faulty an incomplete and distorted view will result. To prevent this the commission, acting under the power given by the statute and after a most complete study of conditions as it found them, has ordered accounts based on the fundamental principles of economics as applied to corporation accounting. Depreciation accounts are provided; discount on securities must not be capitalized, but paid from earnings; operating expenses are so defined that there is no excuse for charging them to capital, and vice versa; betterments cannot be included in operating expenses, but must be charged either to capital or directly to income; entries on the books are required to be definite and plain, and double-entry method only is allowed. With the systems ordered by the commission the books will indicate the true state of affairs of all corporations, for the benefit of the public whose franchises they enjoy, and for the benefit of investors whose money is in the business. In the long run the corporations will be the greatest beneficiaries of this branch of the commission's work.

A. L. Linn, Jr., auditor of the New York State Railways and Mohawk Valley Company, among the largest holders of trolley and lighting properties in the country, in an address on the accounting systems presented by the commission, at the meeting of the New York Street Railway Association on June 29th and 30th, said:

"A corporation owes to the general public from which it has received its charter, and more particularly to that portion of the public which constitutes its security-holders, such information concerning internal conditions and affairs as may be necessary effectually to safeguard the public interest. . . . A suspicion on the part of the public, possibly occasioned in part by the past attitude of public-service corporations toward regulation by government commissions, that facts essential to the safeguarding of public interest were being withheld, is being gradually overcome, largely through publicity. . . . Now that public-service corporations may feel that they are to receive fair and impartial treatment, will they not be benefited by promptly and graciously furnishing government commissions with all the information desired? In this connection it is sufficiently suggestive to call attention to the salutary effect upon the market for securities which should result from scientific accounting conducted under such restrictions and conditions as constitute a virtual guarantee by law of the figures upon which the value of such securities is based."

The only danger that can ever come to the public or to the corporations from the existence of the law will be if unscrupulous or designing men should get the majority control and use the great power provided for self-aggrandizement or selfish purposes. But so long as a high standard is maintained the Public Service Commissions Law will provide a forum where differences of opinion between the public and the corporations will find a speedy and inexpensive solution, where the vested rights of corporations will be protected, and where attempts to utter false capitalization will find an effective check. The value of such regulation, as opposed to sporadic and inefficient special legislation, will, in time, require no argument.

Marauding Cats

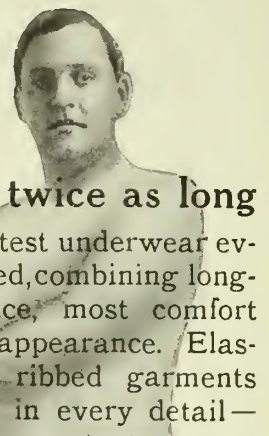
THE Government Biological Survey states that the "sleek highwayman" known as the house cat destroys more wild birds and young poultry than all native natural enemies combined. A cat has been known to kill a whole brood of chickens in a day—a feat unequaled by any predaceous animal with the possible exception of the mink. It is not uncommon for cats to destroy whole coveys of quail or grouse or nests full of young songsters. In the New England States alone, it is estimated, fifteen hundred thousand birds are killed annually by cats.

Unfortunately, the birds thus destroyed are almost never sparrows. Cats often try to catch sparrows, but rarely with success, owing to the exceptional alertness of those feathered nuisances. The cats that kill the wild birds and poultry are not usually the well-fed household pets, however, but the abandoned and neglected outcasts that have to forage for a living.

In one year the Cruelty Society in New York City killed monthly an average of six thousand sick, injured or homeless cats—a total for the year of over seventy thousand. A large proportion of these were pets abandoned by people who had gone to the country for the summer. It often happens that summer visitors to the mountains or seashore take their cats with them and, on returning home, leave them behind to swell the number of stray cats and to make serious inroads on the birds of the region. It is safe, says the Biological Survey, to assume that in the rest of the state outside of New York City as many cats follow a wild life as in the metropolis, and if it be assumed that each cat kills one bird a week there is a grand total of over thirty-five hundred thousand birds destroyed annually.

These facts are set forth in the forthcoming Year-Book of the Department of Agriculture, which adds that in parts of our country where the climate is mild and bird life abundant, as in the chaparral region of California, cats often revert to a semi-wild state and never revisit their old homes except for plunder. Sportsmen and bird lovers should be ever on the watch for marauding cats and destroy them whenever possible.

One of the principal reasons for keeping cats is their alleged value as killers of rats and mice. As a matter of fact, it is a very rare cat that will venture to attack the common brown rat; and it is not uncommon to find houses in which cats are kept fairly overrun with mice.



Wears twice as long

The greatest underwear ever invented, combining longest service, most comfort and best appearance. Elastic knit, ribbed garments—perfect in every detail—made by our patent process. They stand the hardest usage.

The drawers are made with a double inter-knit trunk which makes them last twice as long, and which does away with the clumsy patched seat found in ordinary drawers.

This reinforcement goes all the way around. It protects seat and crotch, and where the trouser pockets rub - a great saving for every man. It gives long wear without added thickness or weight.

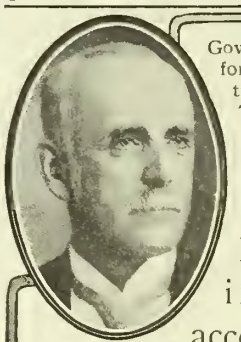
Wonder-Wear
INTER-KNIT
Underwear
FOR MEN

Made in our great up-to-date sanitary mills from the first selection of finest Egyptian and American cotton. Every garment is flawlessly knit and finished. All sizes to fit all men.

Prices Per Garment: Shirts and Drawers
Heavy weight, silk finish . . . $1.00
Medium weight, superior finish .75
Light weight 50

For sale by best dealers everywhere. If your dealer doesn't sell "Wonder-Wear" let us know, and we'll tell you where you can buy it. Or send us the price specifying what size shirt and drawers you wear, and we'll send direct by express. *Be sure this trade-mark is on every garment*

Augusta Knitting Co., Utica, N.Y.
Robischon & Peckham Co.
349 Broadway New York
Selling Agents



Gov. Leslie M. Shaw

Gov. Leslie M. Shaw, former Secretary of the United States Treasury, says:

"Every person should have a savings-fund account. It is a strong incentive to thrift."

This institution, of which Gov. Leslie M. Shaw is president, conducts a nation-wide banking business through the U. S. Mails.

All you need do to open an account is to mail a deposit—any amount you please, the larger the better, but it had better be one dollar than nothing. It will be acknowledged and your bank book sent by return post. To withdraw your money no previous notice is required.

4% compound interest on savings accounts.

Liberal interest on checking accounts.

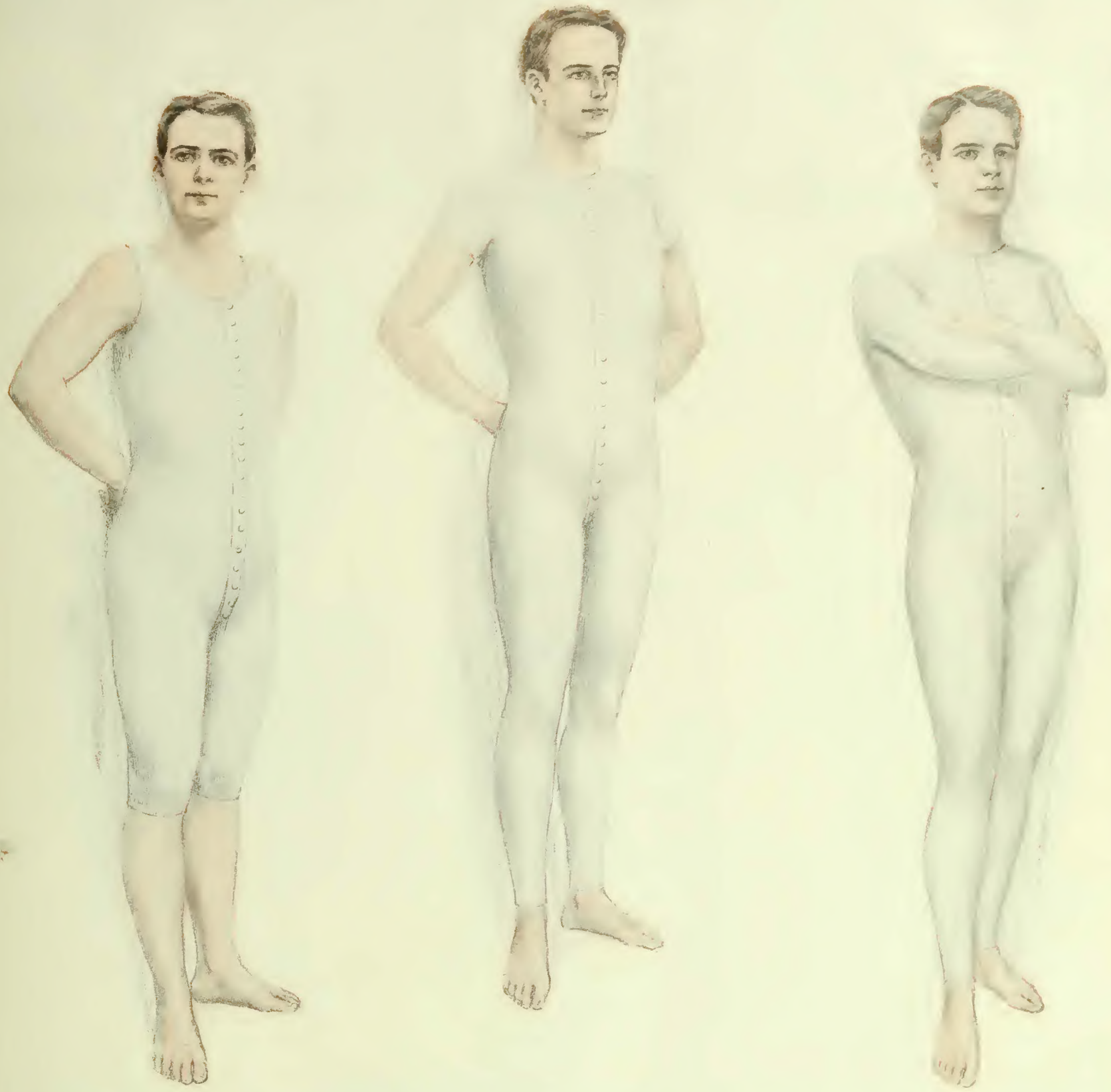
Write for book, "*How to Save by Mail*," explaining Gov. Shaw's Monthly Savings Plan and what the plan, with compound interest, can do for you. For example: $10 a month will grow to $1,473.00 in ten years. Write for the book

The First Mortgage Guarantee & Trust Company
Gov. Leslie M. Shaw, President
Dept. A, 927 Chestnut Street, Philadelphia

Are you looking for a chance to go into business?

I know of places in every state where retail stores are needed—and I also know something about a retail line that will pay handsome profits on a comparatively small investment—a line in which the possibilities of growth into a large general store are great. No charge for my services. Write today for particulars and booklet.

EDWARD B. MOON, 8 West Randolph St., Chicago



BUY THEM—YOU WILL LIKE THEM

MUNSING UNION SUITS

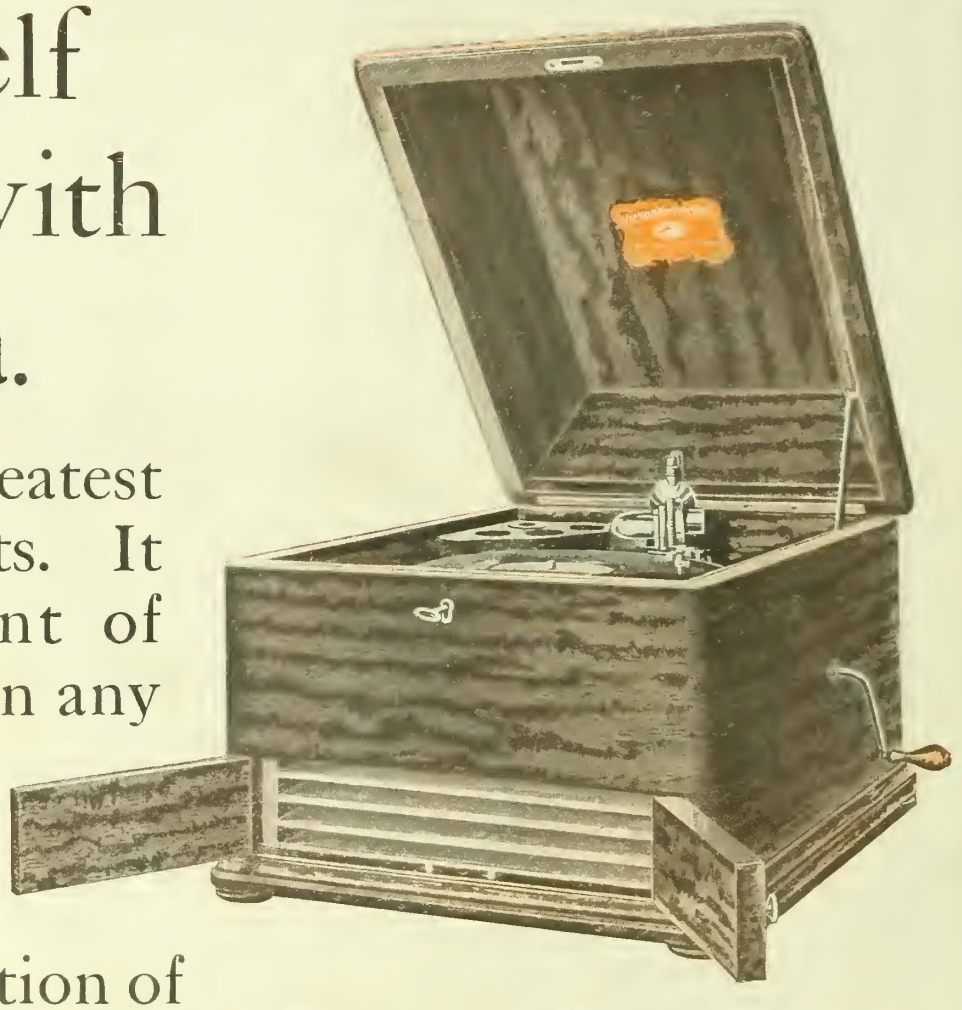
are what you have been looking for in underwear. Somehow they seem to please everybody who gives them a trial. Because of their fine quality and perfect workmanship and the satisfactory way in which they fit and wear they have earned for themselves a permanent place in the economy and comfort of several million up-to-date discriminating American families. More than 6,000,000 Munsing garments purchased annually. Men's winter suits at $1.50 up. Women's suits at $1.00 up. Children's suits at 50c up.

The Northwestern Knitting Co.

261 LYNDALE AVENUE NORTH MINNEAPOLIS, MINN.

Victrola

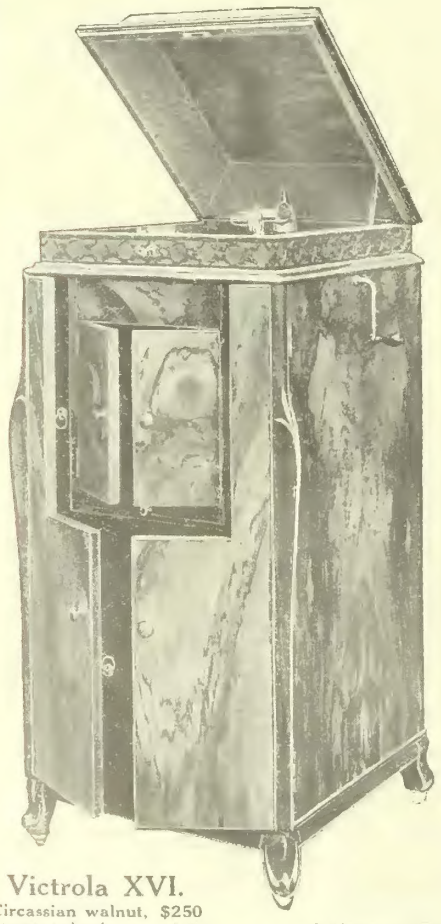
Only life itself can compare with the Victrola.



It is the newest and greatest of all musical instruments. It marks the highest point of perfection ever reached in any musical instrument. Second only in importance to the invention of the Victor itself.

A new style Victrola
Victrola XII, $125

The sounding-board construction within the instrument (an exclusive and patented *Victrola* feature) reflects and amplifies the tone-waves with wonderful effect.



Victrola XVI.
Circassian walnut, $250
Quartered oak . . $200 Mahogany $200
Music cabinet closed or sold by opening or closing the small doors. Contains albums for 150 records and drawer for accessories.

See and hear the *Victrola* at the nearest Victor dealer's.

Write for complete catalogue of *Victrolas* and over 3000 *Victor Records*.

Victor Talking Machine Co.
Camden, N. J., U. S. A.
Berliner Gramophone Co., Montreal, Canadian Distributors.

To get best results, use only Victor Needles on Victor Records.

New Victor Records are on sale at all dealers on the 28th of each month.